



UK Healthcare[™]

Looking after every body

Sherwin Williams PC - Recent improvements to terms and conditions are listed below and replace the equivalent clauses:

- No qualifying period
- Pre-existing conditions covered for all benefits (Employees only)
- Should you decide to upgrade your level of cover, please complete and return the application form within the next 30 days, to guarantee that any pre-existing conditions are covered at the increased benefit levels requested. For applications received after this period our standard terms and conditions will apply, which states that “any medical condition in existence prior to the upgrade, will only be covered at the original level of cover”.

We strongly recommend you keep this amendment with your policy document in order to maintain an accurate record of the terms and conditions employed.