



**UK Healthcare**™

*Looking after every body*

Highlands and Islands Enterprise - Recent improvements to terms and conditions are listed below and replace the equivalent clauses:

- **Maternity/Paternity/Adoption (one adult only) —see below**  
Single payment per child born or adopted

We will pay a single payment for each child born to you or your partner whilst you are a member of this policy, providing you have completed the initial twelve month qualifying period.

We cover:

- ✓ The birth of each child
- ✓ Adopted children under the age of 3
- ✓ The birth of a stillborn child after 24 weeks

We don't cover

- ✗ A miscarriage up to 24 weeks
- ✗ Foster Children
- ✗ Termination of pregnancy
- ✗ Dependant children

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