

SEGUE VOICE INSURANCE

THE ONLY CHOICE TO INSURE YOUR VOICE



SEGUE VOICE INSURANCE Brochure and Application Form

Around one in 20 professional singers encounters a problem in any year that needs to be checked by a throat specialist.

Anyone who uses his or her voice professionally knows how worrying this is. Something that keeps you off work for just a few weeks can be catastrophic for a career. Having the money to pay for private treatment and time off can make all the difference.

This insurance is for everyone who uses their voice professionally:

- The professional singer diagnosed with a condition that effectively means that paid singing is a thing of the past
- The singer who loses their voice for several months due to a polyp but may be able to return to singing
- An actor who loses their voice so can't speak or perform
- Any performer who is worried that their voice is not behaving normally and would like to seek the advice of an ENT surgeon for guidance on treatment/self help methods/reassurance that all is well.

REBECCA LODGE has been a professional musician for over 25 years, working as a singer, pianist, educationalist and conductor. For over ten years Rebecca was a member of the BBC Singers, the only full-time, professional chamber choir in the UK, and she performed extensively with them, broadcasting on both national radio and television. She combined this with a busy solo and freelance career. Rebecca is now a member of the Royal Opera Chorus, Royal Opera House, Covent Garden. A few years ago she developed a polyp on her vocal cord that necessitated surgery and resulted in a loss of income for a period.

Rebecca was lucky enough (with the help of her employer) to receive swift, expert treatment which, after surgery, enabled her to continue her career. If she had been completely freelance, such help would have been unavailable to her, and this gave her the idea to use her experience to help others by creating this insurance cover.

Problems can affect anyone whether they are experienced or just starting out and those faced by professional musicians, such as pop singers **Sam Smith** and **Adele** and opera singers **Rolando Villazon** and **Natalie Dessay** are well known. Some conditions can mean a loss of income and an inability to pay medical bills.

The fact that better treatment and diagnosis is improving outcomes is important. It is key to find out what has happened and take steps as soon as possible.

Until SEGUE was created there wasn't an insurance product that covered this or any similar scenario. In fact, most critical illness and personal accident products specifically exclude the voice.

SEGUE is the only insurance for your voice.

In the event of a claim you receive the following amount:

Up to £500 per year towards one or more appointments with an ENT specialist to check on any voice or throat conditions causing concern (this is a "co-pay" arrangement and we pay 50% of the cost of the appointment);

Up to £10,000 for any throat or voice condition requiring more than 2 weeks off work (we pay £250 per week to cover lost earnings for a maximum of 12 weeks once you have been off for two weeks "back to day one", and up to £7,000 towards your medical costs whether surgery, or other treatment including intensive speech therapy sessions);

£50,000 for a permanent "career ending" throat or voice condition (we pay this as a lump sum cash benefit).

Remember the ENT consultant you choose to see is up to you, we do not restrict which UK consultant or team you use.

Don't forget that benefits are absolutely **tax free** as far as income tax is concerned - so £10,000 is actually worth well over £13,000 of income for a standard-rate tax payer. As you would expect, we cannot cover you for conditions that you may already have or that you are worried about when you take out cover. In other words, pre-existing conditions are excluded for the first year of your cover and

we do not provide any payment in respect of a consultation or diagnosis for sickness or illness in the first 30 days. Other than that, the product is really simple.

PRE-EXISTING CONDITIONS

We define a pre-existing condition as "A condition for which medical advice or treatment was recommended by, or received from, a physician or other health care practitioner at any time preceding the initial inception date, or symptoms were present at any time preceding the initial inception date, which symptoms would cause a reasonably prudent person to seek advice or treatment from a physician or other health care practitioner".

HOW TO CLAIM

Claiming is just as simple. Please contact our claims team by email at claims@pulse-insurance.co.uk or on 01280 841430 or write to us at 6 Oxford Court, St James Road, Brackley, NN13 7XY.

For consultations, just send us a copy of the invoice and payment receipt for the fees and we will reimburse you direct to your bank account.

For payments in respect of conditions requiring more than two weeks off work just let us know that you have been diagnosed with a condition that stops you from working and details of your consultant or the team treating you. We will transfer the cash benefits direct to your bank account monthly and pay the cost of your treatment direct to the consultant or hospital.

If a condition is initially diagnosed as being treatable but is then found to be **permanent and career ending**, the amount we pay would be limited to the lump sum benefit (as you would expect there wouldn't be two benefits paid).

Remember: there is no cover for pre-existing conditions for the first year of membership, and for the first 30 days after you sign-up we will not pay benefits or part-pay consultations except after an accident.

The cost of the insurance is low:
£24.50 per month for anyone up to 40
£29.50 per month for anyone over 40 to 60

APPLY NOW!

- (1)** Complete the attached application form
- (2)** Confirm that you are currently actively working as a professional voice user
- (3)** Decide when you want cover to start

The application form must be returned to:

Pulse Insurance Limited, 6 Oxford Court, St James Road, Brackley, Northants. NN13 7XY

Tel: 01280 841430 **Fax:** 01280 702977

Email: admin@pulse-insurance.co.uk **Web:** www.pulse-insurance.co.uk

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Coverholder at **LLOYDS**

Underwritten by Travelers Syndicate Management Limited (referred to as the Insurer in this document). Lloyd's of London are authorised and regulated by the UK Financial Conduct Authority (FCA) and the Prudential Regulation Authority (PRA) under the Financial Services and Markets Acts 2000.

Lloyd's of London, 1 Lime Street, London, EC3M 7HA, UK.

Part 1 - Instructions and Undertakings

- 1 All sections of this proposal form must be completed in full in English.
- 2 Travelers Syndicate Management Limited (“the Insurer”) relies on the information you have provided in this proposal form. You must take care in answering all the questions as they are relevant to the Insurers in providing this insurance and setting the terms and premium. Failure to provide information or the provision of incomplete or inaccurate information may result in the loss of cover or it may affect any claim you make under this insurance.
- 3 You should not make any personal assessment about whether the information is relevant or not or assume that we will write to your doctor for medical information. If you are unsure if something is relevant or if you do not understand the question or the nature of the information required please seek guidance from your representative.
- 4 You must tell us as soon as possible if you become aware that information you have given is inaccurate or incomplete, which includes any change in circumstances that results in the answers you have given to questions asked becoming inaccurate or incomplete.
- 5 If you do not give full and accurate answers to the questions we ask, this insurance could be cancelled in the event of a claim.
- 6 The premium may be adjusted at renewal each year; we will contact you annually with details of the renewal terms. We will renew your policy automatically unless you tell us not to.
- 7 This insurance is intended for professional voice users who:
 - Are aged 18 or over and up to 60 years old;
 - Are resident in the United Kingdom;
 - Wish to provide for their medical and personal expenses in the event of illness, sickness or bodily injury.

Part 2 - Data Protection Act 1998 and General Data Protection Regulations

The information provided on this form, together with medical and any other information obtained from you or from other parties about you in connection with this policy, will be used by the Insurer for the purposes of determining your application, the operation of insurance (which includes the process of underwriting, administration, claims management and customer concerns handling) and fraud protection and detection.

Information will be transferred to the United Kingdom and may be transferred outside the European Economic Area for these purposes.

Information may be shared by the Insurer for these purposes with group companies and third party insurers, reinsurers, insurance intermediaries and service providers. Such parties may become data controllers in respect of your personal data.

By completing and submitting this form, you consent to the processing of any personal data about you, including sensitive personal data, the transfer of such personal data about you overseas for these purposes as set out in this notice by the Insurer and any other data controllers to which the personal data are transferred or disclosed for these purposes.

Your personal data will be processed fairly and securely in accordance with the United Kingdom Data Protection Act 1998 and the General Data Protection Regulations. Your personal data will only be available to those who need to see it. For example, sensitive data, such as medical records will be used for the purposes of underwriting or claim management only.

You are entitled to a copy of all your personal data upon receipt of a written request to the following address:
The Compliance Officer, Pulse Insurance Limited, 6 Oxford Court, St James Road, Brackley, NN13 7XY, United Kingdom.

Part 3 - Personal Information

Title	<input type="text"/>	
First Name(s)	<input type="text"/>	
Surname	<input type="text"/>	
Home Address	<input type="text"/>	
Telephone number	Home <input type="text"/>	Work <input type="text"/>
Email	<input type="text"/>	
Date of Birth (dd/mm/yyyy)	<input type="text"/>	
Gender	<input type="checkbox"/> Male	<input type="checkbox"/> Female

Part 4 - Details of Cover

Sum to be insured	<ul style="list-style-type: none">• Up to £500 per year towards one or more appointments with an ENT specialist to check on any voice or throat conditions causing concern (this is a "co-pay" arrangement and we pay 50% of the cost of the appointment);• Up to £10,000 for any throat or voice condition requiring more than two weeks off work (once you have been off for two weeks we pay £250 per week to cover lost earnings "back to day one" for a maximum of 12 weeks) and up to £7,000 towards your medical costs whether surgery, counselling, or therapy including intensive speech therapy);• £50,000 for a permanent "career ending" throat or voice condition (we pay this as a lump sum cash benefit)	
Date cover to commence	<input type="text"/>	NOTE: This is the "initial inception date" for the purpose of any pre-existing condition
Period of cover	<input type="text" value="1 year and then subject to annual renewal"/>	
Reason for cover	<input type="text" value="This policy has been designed specifically for professional voice users"/>	
Cost of cover	<ul style="list-style-type: none">• £24.50 per month including 12% Insurance Premium Tax for insureds aged 18 or over and not more than 40.• £29.50 per month including 12% Insurance Premium Tax for insureds aged 41 or over and not more than 60.	

Part 5 - Medical and Other Information

1 Are you currently working / able to work as a professional voice user?

Yes

No

2 What is your main occupation?

Singer

Actor

Voice-over Artist

Other (please give details below)

3 Are you aware of any medical reason which may prevent you from being able to continue working as a professional voice user?

Yes

No

4 Do you currently smoke, vape or use nicotine products?

Yes

No

Part 6 - Declaration

I hereby declare that:

- I have read the answers to the questions in this application form and to the best of my knowledge and belief the answers, whether in my own handwriting or not, are true and complete.
- I have fully and completely given all the information requested when answering the questions in this form.
- I agree that the information provided is relevant to the acceptance and assessment of this insurance, the terms on which it is accepted and the premium charged.
- I also consent to any information the Insurer may have about me being processed by them, in accordance with the United Kingdom Data Protection Act 1998 and the General Data Protection Regulations, for the purposes of providing insurance and claims handling which may necessitate them providing such information to third parties.
- I undertake to inform the Insurer of any change in my health and/or circumstances which occur before the commencement of the period of insurance. Failure to do so may affect the validity of the contract.

Signature of the person to be insured

Dated

The Insurer reserves the right to impose special conditions or refuse to accept a proposal for insurance.

Please fill in the whole form using a ball point pen and send it to:

Pulse Insurance Limited 6 Oxford Court St James Road Brackley NN13 7XY
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Name(s) of account holder(s)

Bank/building society account number

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Branch sort code

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Name and full postal address of your bank or building society

To: The Manager	Bank/building society
Address	
Post code	

Instruction to your bank or building society to pay by Direct Debit

Originators Identification Number

4	1	3	5	8	8
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Reference Number

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Instruction to your bank or building society

Please pay Pulse Insurance Ltd Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Pulse Insurance Ltd and, if so, details will be passed electronically to my bank/building society.

Signature(s)
Date

Banks and building societies may not accept Direct Debit instructions for some types of account



This guarantee should be detached and retained by the Payer



The Direct Debit Guarantee

- This Guarantee is offered by all banks and building societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own bank or building society.
- If the amounts to be paid or the payment dates change PULSE will notify you 10 working days in advance of your account being debited or as otherwise agreed.
- If an error is made by PULSE or your bank or building society, you are guaranteed a full and immediate refund from your branch of the amount paid.
- You can cancel a Direct Debit at any time by writing to your bank or building society. Please also send a copy of your letter to us.