



Income Protection Policy

Policy Summary

ABOUT THIS DOCUMENT:

Please note that this policy summary does not contain the full terms and conditions of the contract of insurance; so please take time to read the policy document to make sure you understand the cover it provides.

INSURER:

UK General Insurance Limited on behalf of: Great Lakes Reinsurance (UK) SE, Registered in England No.SE000083. Registered Office: Plantation Place, 30 Fenchurch Street, London EC3M 3AJ. UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Great Lakes Reinsurance (UK) SE is authorised and regulated by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. This can be checked on the Financial Services Register at www.fca.org.uk/register or by contacting them on 0800 111 6768.

INFORMATION YOU PROVIDE TO US:

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to supply accurate and complete answers to all the questions in the declaration form/application form and to make sure that all information supplied to us is true and correct. You must tell us of any changes to the answers you have given as soon as possible. Failure to advise us of a change to your answers may mean that your policy is invalid and that it does not operate in the event of a claim. Please refer to the policy wording 'Important Notice for Customers' for further details.

Features and Benefits	Significant exclusions & limitations	Policy Section
Accident & Sickness Cover	<p>Accident and/or sickness which occurs within 12 months of the start date of the policy which is caused by a pre-existing condition where you have received or have made arrangements for medical advice, treatment or consultation.</p> <p>Any accident or sickness where you are not certified as unfit to work by a Doctor or a consultant</p> <p>Accident or sickness which is the result of treatment or surgery which was not medically necessary or was carried out at your request. This includes cosmetic surgery and beauty treatments. However we will pay for any accident or sickness which arises as a direct result of any unforeseen complication directly relating to such treatments or procedures, subject to the policy terms and conditions.</p> <p>Accident and/or sickness which is alcohol and/or drug related. This exclusion does not apply to drugs which are taken under the direction of your Doctor and where you have not exceeded the prescribed dose and have followed their advice in connection with taking such drugs.</p> <p>Claims for symptoms which are normally associated with pregnancy where those symptoms are generally temporary and do not represent a medical danger to you or your baby for example fatigue, morning sickness or for childbirth, including delivery by caesarean</p>	Section Two – Accident & Sickness Cover

Unemployment Cover

section or any other medically assisted delivery which does not cause any medical complications as a result of that procedure.

Claims for back and neck conditions where you are unfit to work for longer than three months, unless there is radiological medical evidence of an abnormality or injury confirmed by a Doctor or consultant.

Claims for anxiety, depression, stress or any other mental health condition where you are unfit to work for longer than three months, unless your condition has been diagnosed by a consultant or your local Primary Care Trust's mental health trust or action team and they have certified that you are unfit for work solely as a result of that condition.

Any claim for unemployment or carer cover where you were aware there was a risk you may become unemployed or have to stop work to become a carer, prior to the policy start date.

Any claim for unemployment or carer cover where you are notified of your unemployment or you are required to give up work entirely to become a carer, during the initial exclusion period.

Claims where your unemployment is caused by your employer terminating your contract within or at the end of your stated probation period.

Claims where you have not been in continuous permanent employment for at least three consecutive months immediately prior to becoming unemployed.

Any claim where you are unable to provide us with evidence to support your unemployment or carer claim – including but not limited to: payslips, letters confirming your redundancy or your intention to give up work to become a carer, P45 or tax-returns or where you are unable to provide evidence that you are registered as unemployed with the appropriate government agency and actively seeking work or you are not in receipt of carer's allowance benefit.

Carer claims where the person you are caring for is not a relative.

Claims where you have not been in continuous employment for a minimum of six months immediately prior to the start date of your policy.

Claims where you have agreed to take voluntary redundancy, permanently retire or resign.

Claims where your unemployment is due to

Section Three – Unemployment & Carer Cover

you breaching your employers conduct code, including fraud, dishonesty and breach of contract, or where your unemployment is due to your employer taking disciplinary action against you.

TYPE OF INSURANCE AND COVER PROVIDED:

Subject to the policy terms and conditions and dependent on the cover which you have selected, in the event that you are unable to work due to accident or sickness, or you become unemployed or have to give up work entirely to become a carer for a relative, we will pay you 1/30th of the monthly benefit you have selected for each day that you are unable to work, or you are without work, or you are a carer, up to a maximum of 365 days. Please refer to the policy booklet for terms and conditions and specific exclusions.

DURATION OF COVER:

Your cover will commence on the date shown on your policy schedule and end when:

- you stop work and permanently retire or you reach the age of 65; or
- you are no longer permanently resident in the UK or you are no longer registered with the UK tax authorities in respect of your employment or self-employment; or you do not renew this policy or you or we cancel this policy; or
- you do not pay the premium associated with this policy on the date that it becomes due; or
- or you die.

Whichever of the above events occurs first.

CANCELLATION RIGHT:

We hope you are happy with the cover this policy provides. However, if after reading this document, this insurance does not meet with your requirements, please return it to Best Insurance within 30 days of issue of the policy and we will refund your premium in full.

Thereafter you may cancel the insurance cover at any time by contacting Best Insurance. If you pay your premiums annually, the premium you have already paid to us will be refunded on a pro-rata basis for each complete month of the policy which remains. If you pay your premiums monthly, then no refund of premium will be due.

Please note that cancellations will not be backdated. Where you have made a claim and wish to cancel your policy you will not be entitled to any refund.

MAKING A CLAIM:

If you have a claim, please call Direct Group Limited, Protection Claims, PO Box 1190, Doncaster, South Yorkshire, DN1 9PS. Telephone: 0344 4124075 (all calls are recorded for training, compliance and claims purposes). Email: creditorclaims@directgroup.co.uk as soon as possible. Please refer to the policy booklet for full details on how to make a claim.

COMPLAINTS:

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the procedure below.

Complaints regarding the sale of your policy should be directed to: Best Insurance, Gemini Business Centre, 136-140 Old Shoreham Road, Hove BN3 7BD, Telephone: 0330 330 9465. Email: info@bestinsurance.co.uk.

Complaints regarding a claim on your policy should be directed to: Customer Relations, Direct Group Limited, PO Box 1193, Doncaster, DN1 9PW. Telephone: 0344 4124075. Email: customer.relations@directgroup.co.uk.

If your complaint cannot be resolved by Best Insurance or Direct Group by the end of the next working day, it will be passed to:

The Customer Relations Department, UK General Insurance Limited, Cast House, Old Mill Business Park, Leeds, LS10 1RJ. Telephone: 0345 2182685. Email: customerrelations@ukgeneral.co.uk.

Please ensure your policy number is quoted in all correspondence to assist a quick and efficient response.

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten staff. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, Docklands, London, E14 9SR. Telephone: 0800 0234567. Email: complaint.info@financial-ombudsman.org.uk.

COMPENSATION SCHEME:

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if Ageas Insurance Limited cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

DATA PROTECTION

Please note that any information provided to us will be processed by us and our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties.

GOVERNING LAW

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which your main residence is situated.