

April Lifestyle Protector Plan

Insurance Product Information Document



Company: Covea Insurance plc and Covéa Life Limited

Product: April Lifestyle Protector Plan

APRIL UK is a trading name of APRIL UK (Insurance Services) Ltd (registered in England No 3179382), who is authorised and regulated by the Financial Conduct Authority, registered number 308655. Registered office: April House, Almondsbury Business Centre, Bradley Stoke, Bristol BS32 4QH.

Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registration Number 202277. Registered Office: Norman Place, Reading, Berkshire, RG1 8DA. Registered in England and Wales Number 613259.

This document provides a summary of the key information relating to this Lifestyle Protector Plan. Complete pre-contractual information on the product is provided in the full policy documentation. **Important.** Please refer to the full terms and conditions for further details.

What is this type of insurance?

This insurance is designed to pay monthly benefits in the event of an accident, sickness or hospitalisation leaving you unable to work. Optional cover for unemployment for redundancy, life and critical illness is also provided under this policy if required. The type of cover you have chosen will be shown in your Schedule of Insurance.



What is insured?

Accident, Sickness Cover

- ✓ If you are off work as a result of an accident or sickness we will pay you between £300 - £1,500 per month dependent of the level of cover chosen.
- ✓ Covers you whether you are employed or self-employed.
- ✓ If you are off work for longer than your chosen waiting period (14 or 30 days), we will pay 1/30th of your chosen monthly benefit for each continuous day you are off work thereafter.

Hospitalisation Cover

- ✓ If you are hospitalised for more than 48 hours we will pay you 10% of your chosen accident and sickness monthly benefit for each subsequent 24 hours thereafter that you remain in hospital (up to a maximum of 30 days per insured person, per policy year).

Optional Additional Cover

You can also choose to add the following benefits to your policy:

Unemployment Cover (if selected)

- ✓ If you become unemployed due to redundancy for more than your chosen waiting period we will pay 1/30th of your monthly benefit for each continuous day you remain unemployed for up to a maximum of 12 months.

Life Insurance cover (if selected)

- ✓ If you die after the commencement date and before the

end date, subject to policy terms we will pay a lump sum of £10,000 to your next of kin or the executor of your estate.

Critical Illness cover (if selected)

- ✓ If you suffer critical illness diagnosed more than 60 days after the commencement date and before the end date, subject to the policy terms we will pay you a lump sum of £10,000.

Please check your Schedule of Insurance to see what cover options, waiting period and amount of monthly benefit you have selected.



What is not insured?

We will not cover Accident, Sickness or Hospitalisation claims:

- ✗ Sickness or hospitalisation due to sickness occurring within 60 days after the policy commencement date.
- ✗ Accident, sickness or hospitalisation resulting from:
 - any pre-existing medical condition;
 - deliberately self-inflicted injury or illness;
 - back condition or whiplash;
 - any emotional or psychiatric condition; depression, stress or mental disorder.

Optional Additional Cover

We will not cover Unemployment claims:

- If it starts within 60 days of the commencement date;



What is not insured? *(continued)*

- If you have not worked continuously for 12 months before the commencement date;
- If the impending unemployment was known to you at the commencement date;
- If it is a regular or seasonal event that occurs in your work;
- If it is brought about by the expiry of a fixed-term contract.

Life Cover

- ✗ Death resulting directly or indirectly from:
 - any pre-existing medical condition;
 - suicide in the first 12 months from commencement date.

Critical Illness Cover

- ✗ Critical illness occurring within 60 days after the policy commencement date.
- ✗ Critical illness resulting directly or indirectly from:
 - any pre-existing medical condition;
 - deliberately self-inflicted injury or illness.



Are there any restrictions on cover?

- ! You must be employed and working for a minimum of 16 hours per week or equivalent of 70 hours per month or self-employed;
- ! To claim you will need to be off work for longer than your chosen waiting period (14 or 30 days) before benefit will start;
- ! If you have chosen unemployment benefit you must have been working for 12 months before the policy start date;
- ! Unemployment benefit is not available to you if you are self-employed;
- ! For Accident, sickness and unemployment benefit, benefit will be paid for a maximum of 12 months;
- ! For claims relating to sickness and unemployment there is an initial exclusion period of 60 days from the policy start date before you are eligible to make a claim.
- ! We will not pay more than the maximum number of monthly benefits payments shown in your Schedule of Insurance.



Where am I covered?

- ✓ You must live and work in the United Kingdom, Isle of Man or Channel Islands



What are my obligations?

- It is important that when applying for, amending or making a claim you or anyone acting on your behalf take reasonable care to answer all questions honestly and to your best knowledge or belief.
- You should tell us about any claim as soon as reasonably possible.
- You must notify us as soon as possible if any of your details and circumstances change during the term of this policy.



When and how do I pay?

- You pay for your policy by monthly Direct Debit.



When does the cover start and end?

- Your policy is a monthly payable policy with a start date as shown on your schedule.
- Your cover will end on the earliest of the following: when you reach 68 years of age, you retire, you do not pay a premium when it is due, you die, a critical illness benefit is paid or the policy is cancelled by you or terminated by us.



How do I cancel the contract?

- You can cancel your policy at any time by contacting us. You can contact us in the following ways:
By phone: 01454 619500 (calls may be recorded and monitored for training and quality purposes)
By email: cancellations@april-uk.com
Or you can write to us: APRIL UK, April House, Almondsbury Business Centre, Bradley Stoke, Bristol BS32 4QH
If you cancel within 30 days of the start date or receipt of your policy documents (if later), we will refund any premium paid.
- If you cancel after this 30 day period, no refund of any premiums will be paid.

Additional Information

Making a Claim

To notify us of a claim, please write to us at:

Protection Department

Covea Insurance plc

50 Kings Hill Avenue

Kings Hill

West Malling,

Kent ME19 4JX or telephone 0333 130 4520.

Once we have been notified of a claim we will send out a claim form that will need to be completed and returned.

Is something wrong?

If you are not satisfied with the service we have provided, please tell us so that we can do our best to resolve the problem. You can contact us in the following ways:

Policy Sale or Administration related complaints

By Phone: 01454 619500

Or you can write to us: APRIL UK, April House, Almondsbury Business Centre, Bradley Stoke, Bristol BS32 4QH

Terms of the Policy/Claims related complaints

By Phone: 0333 130 4520

By Email: fspcomplaintsmailbox@coveainsurance.co.uk

Or you can write to us: Accident Plan Department, Covea Insurance plc, 50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX

If we cannot resolve your complaint you may be eligible to refer your complaint to the Financial Ombudsman Service.

Their address is: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Phone: 0300 123 9123 from a mobile or 0800 023 4567 from a landline

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

What happens if we can't meet our liabilities?

If the insurer are unable to meet our liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme. Further information may be obtained from the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU or by visiting www.fscs.org.uk