



INCOME PROTECTOR

Policy Summary

This document is a summary of cover only and does not contain full details of your contract. The full terms and conditions are provided in the Policy Document. You should read the full terms and conditions carefully to ensure this cover is suitable for your needs. This summary does not form part of the insurance contract. References in brackets below are to the relevant section of the Policy Terms & Conditions.

Insurance Provider

This Income Protection Insurance is underwritten by Assurant General Insurance Limited.

Type of Insurance

This Income Protection Insurance designed to help you meet your monthly financial outgoings up to a chosen value and for a specified benefit period, if you are unable to work as a result of an accident, sickness or involuntary unemployment.

Eligibility

You can apply for cover if:

- You are 18 or over but under 65 years of age
- You have been in full time employment or self employment for at least 6 months immediately before the start date
- You live and work in the UK

If you are self employed or you work on fixed term contracts, you may be entitled to some elements of cover under this policy. Please refer to the Policy terms and conditions for more details.

Joint Cover

If you are both eligible for cover, you can apply for joint cover. At the time of your application you will need to decide in what proportions the monthly benefit will be payable.

Benefit Levels

You can choose the monthly benefit you need, subject to the following maximum monthly benefit limits:

The lower of:

- a percentage of your gross monthly income (as specified in your Policy Schedule); or
- £3,000

Refer to your policy schedule and Quote illustration documentation for details on the price of your cover.

Duration of cover

This is an annually renewable policy. You should review your cover regularly to ensure that it continues to meet your needs. We will contact you at least 21 days before each annual renewal date and provide you with details about your cover for the next 12 months.

Significant features and benefits

(Refer to Policy Sections 5, 7, 9 & 11)

The following cover options are available; refer to your policy schedule for your selected options.

- **Accident and Sickness**

This provides a benefit if you are working and become unable to work due to accident or sickness, as certified by a doctor, for at least 30 consecutive days and subject to any voluntary excess you may have chosen.

- **Involuntary Unemployment**

This provides a benefit if you are working and become unemployed for at least 30 consecutive days and subject to any voluntary excess you may have chosen.

If you transfer cover from another insurer which provided the same or equivalent cover as you receive under our policy, we will waive the initial exclusion periods for unemployment providing you can furnish evidence of the previous insurance in force.

- **Carer cover**

This provides a benefit if you are unemployed as a result of you becoming a carer if you can provide evidence that you are required to care for a member of your immediate family, you are in receipt of Carer's Allowance from the relevant Government Department and you were not aware that it was a possibility that you would have to leave paid employment to become a carer prior to the start date.

- **Return to Work Cover**

This benefit is payable if you have received at least one full monthly benefit for accident or sickness and have returned to part-time work with your usual employer immediately after you are confirmed fit to work by your doctor. You must be receiving less than your annual basic monthly salary from your employer.

Significant exclusions and limitations

(Refer to Policy Sections 6, 8, 10 & 12 for all exclusions)

This insurance provides cover for a wide variety of incidents, but as with all insurances, some exclusions apply. It is important that you refer to the Policy Terms and Conditions for full details of all exclusions.

Accident and Sickness Exclusions

- Any pre-existing medical condition (unless you have been symptom free and have not consulted a doctor or received treatment for the condition in the 24 months immediately prior to your claim) (6.1)
- Backache and related conditions, including injuries, which are not supported by specialist medical evidence (for example an MRI or x-ray) (6.5)
- Any condition of a mental or nervous origin including stress, anxiety or depression (unless a suitably qualified consultant, specialising in your condition, certifies that the condition prevents you from working, or you have been referred to, and receive ongoing treatment from an appropriate medical specialist on the recommendation of your doctor) (6.6).

Unemployment Benefit Exclusions

- If you are self employed (10.1.1)
- If you are one of a group of employees at risk of redundancy, which is notified or occurs within 120 days (10.1.2.3)
- If, at the start date you knew, or ought reasonably to have known, that you would be made unemployed, whether you had received official notice of this or not (10.1.2.2)
- Unemployment which results from natural expiry of a fixed term contract, unless prior to your claim (a) you are employed on a contract of at least 6 months duration which has been renewed at least once; (b) you have been employed on a contract with the same employer for at least 24 months or (c) you were originally employed on a permanent basis but were transferred to a fixed term contract by the same employer without a break in employment;(10.1.4)
- If you are a contract worker and your contract is terminated early, any period of unemployment beyond the date your contract would have otherwise naturally expired (10.1.4);
- Unemployment arising from your resignation, voluntary unemployment or voluntary redundancy (10.1.5)
- If you lose your job because of misconduct, fraud, dishonesty, or inability to pass a probationary period or perform any elements of your job (10.1.6)
- Unemployment after a period of casual, temporary or occasional work (10.1.3)

Return to Work Exclusions

- If you are self-employed (8.1.2)
- The reduction of your salary is not as a direct result of your accident or sickness (8.1.7)
- Your return to work claims are for a period of more than 3 months (8.1.9)
- If you are in receipt of your usual salary (8.1.3)
- If the difference between your monthly salary before and after the incident is less than £150 per month (8.1.8)

Carer Cover Exclusions

- You were aware that it was a possibility that you would have to leave paid employment to become a carer prior to the start date (9.7.1.3)

General Exclusions

- Taking part in a strike, labour dispute, industrial action or lock-out (12.1.2)
- Working outside the UK, unless (12.2.3):
 - Employed full time in Armed Forces / Embassy / Consulate;
 - Employed in the UK / ROI but assigned to work in the EU; or
 - Employed outside the UK/ROI on a specific project for less than 30 days

Cancellation

If for any reason this policy does not meet your needs, you can cancel it by contacting us.

If you do this within the first 30 days of the start date or the date on which you received the policy document, whichever is the later, and as long as you have not made a claim, we will give you a full refund of any premiums you have paid.

Thereafter you can cancel the policy at any time and if you have not made a claim, you may be entitled to a pro-rata refund of premiums, if you have paid your annual premium in one amount. If you pay your premium monthly, then no refund will be provided and no further premiums collected. There will be an administration charge of £20 to cover the cost of providing the policy.

If you have made a successful claim against the policy and wish to cancel, no refund of premium will be provided and if you pay your premium monthly, you will be required to pay the full year's premium for the period of insurance in which your claim commenced.

We or any agent we appoint to act on our behalf may cancel your policy by giving you 30 days' written notice prior to the renewal date. In these circumstances, your policy will end at the end of the current period of insurance.

Alternatively, if we cease offering this type of insurance cover altogether, we (Assurant Intermediary or any agent we appoint to act on our behalf) may cancel your policy at any time during a period of insurance by giving you 90 days' written notice. In these circumstances, you will receive a refund of the premium paid, subject to a deduction for the time for which you have been covered (calculated on a pro rata basis for the period you have received cover).

Making a Claim

(Refer to Policy Section 13)

There are some conditions that apply in the event of a claim. Full details are provided in the policy document. If you need to make a claim, you should contact us at: Claims Department, PO Box 1033, Assurant General Insurance Limited, Uxbridge House, UB8 9PX. Telephone: 0844 871 1119 or email: customer_relations@assurant.com.

What should I do if I have a complaint?

(Refer to Policy Section 20)

Although we set ourselves high standards, if we do not meet your expectations and you are dissatisfied in some way we would like to know. If you follow the guidelines below, your complaint will be dealt with in the most efficient way possible

Please contact or write to the Quality Assurance Manager, PO Box 1033, Assurant General Insurance Limited, Uxbridge House, UB8 9PX. Telephone: 0844 871 1248 or email: uk.complaints@assurant.com.

If you are still not satisfied with the way we have dealt with your complaint you can ask the Financial Ombudsman Service to review your case. You can contact them at South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Telephone 0845 080 1800. Please note that if you wish to refer your complaint to the ombudsman, you must do so within 6 months of our final response.

The Financial Services Compensation Scheme

If Assurant General Insurance Limited are unable to meet their liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) who can be contacted at: 7th Floor Lloyds Chambers, Portsooken Street, London, E1 8BN or by telephone 0207 892 7300 or by email: enquiries@fscs.org.uk.

For further information please contact:

Assurant Intermediary Ltd, Assurant House, Amy Johnson Way, Clifton Moor, York, YO30 4XT
T: 0844 248 7871 E: policyadmin-asi@assurant.com

Assurant Intermediary Ltd are authorised and regulated by the Financial Services Authority.



ASSURANT
Solutions