

Policy Summary Monthly Premium Payment Protection Back to Day 1 Accident, Sickness & Involuntary Unemployment

Your Policy is underwritten by certain Underwriters at Lloyd's.
Your Policy is administered by Marketing & Management Services Ltd.

This Policy Summary contains an outline of the cover and main exclusions. The full terms and conditions of this policy are set down in the certificate of insurance (also known as a Policy Document). A specimen certificate is available on request.

Who is eligible?

UK residents who are:

- in full-time permanent employment, self-employed or on renewable contracts and working for more than 16 hours per week,
- party to the loan,
- not off work due to ill health at the point of application and inception of cover. Please note exclusion 6 relating to pre-existing medical conditions,
- over 18 and under 60 at inception. All cover and claims payments cease on attaining age 65,
- unaware of any impending unemployment or potential failure of the self-employed person's business,
- able to sign the declaration without any reservation or qualification.

Self-employed individuals and those on renewable contracts have the same benefits as employees, but have separate qualifying criteria. Please see below for details.

When will my benefit payments start, and for how long will you pay me?

- If you are unable to work due to an accident, sickness, or as a result of Involuntary Unemployment, for a period in excess of 30 days, benefits will be paid direct to you, with the first months benefit payment becoming due as at the 31st qualifying day of a claim period. If you are off work for less than 30 days no benefits will be paid.
- Claims will continue to be met, during the term of cover, at full calendar monthly intervals until you return to work, or have received the maximum number of 12 monthly benefits payable in respect of any one period of disability, or any one period of Involuntary Unemployment. A maximum of 24 months Involuntary Unemployment benefit will be paid in all during the term of cover.
- Claims for the same condition or unemployment which are not separated by a period of at least six months full-time permanent work will be considered one period of claim.
- Once a full duration (12 months) disability claim has been paid for a particular condition there must be a period of at least six months full-time permanent work before a further claim for that condition can be admitted.
- Once a full duration (12 months) Involuntary Unemployment claim has been paid there must be at least six months full-time permanent work before a further Involuntary Unemployment claim is admitted.
- The first qualifying day of a claim for disability is the date on which you see a Doctor, whether it be your own General Practitioner or a Doctor at a hospital, and are certified by them as being totally unfit to carry out your normal employment or occupation. You must continue to be certified as above throughout the period of your claim.

Involuntary Unemployment for employees:

- Involuntary Unemployment is any unemployment forced upon an individual by a third party and not a route they have taken themselves. Not restricted to redundancy.
- Payment of benefits will only be made where an employee has become Involuntarily Unemployed, and is in continuous receipt of Contribution based Jobseeker's Allowance.
- The first qualifying day of a claim for Involuntary Unemployment is the first day for which the claimant is actually paid Contribution based Jobseeker's Allowance. Claimants must be continuously registered with the Employment Service Jobcentre, and in receipt of Contribution based Jobseeker's Allowance throughout the entire period of claim.

Involuntary Unemployment for the self-employed:

- A self-employed person is any person, working alone or in conjunction with others, in their own business on a self-employed basis, as declared to the Inland Revenue.
- Benefit is payable on the total cessation of the self-employed person's business as notified to the Inland Revenue and confirmed by their Qualified Accountant and as a result of financial insolvency of the business arising or occurring after the inception of the policy.
- The self-employed also have to be registered through the Employment Service Jobcentre and be receiving the appropriate National Insurance Contribution Credits. The first qualifying day of a claim for Involuntary Unemployment for the self-employed is the first day for which the claimant is actually paid the above credits. Claimants must be continuously registered with the Employment Service Jobcentre, and be in receipt of credits throughout the entire period of claim.

Involuntary Unemployment for contract workers:

- Involuntary Unemployment is any unemployment forced upon an individual by a third party and not a route they have taken themselves. Not restricted to redundancy.
- Benefits will be payable when at the point of claim you are on a renewable contract and have been with the same employer for more than 2 years and the contract that has been renewed at least once.
- The first qualifying day of a claim for Involuntary Unemployment for contract workers is the first day for which the claimant is actually paid Contribution based Jobseeker's Allowance. Claimants must be continuously registered with the Employment Service Jobcentre, and be in receipt of Contribution based Jobseeker's Allowance throughout the entire period of claim.

Applicable to the employed, self-employed and contract workers:

- If you are not sure what your position might be you should seek clarification from the Employment Service Jobcentre.
- You must have been in active full time work for at least 6 months prior to a claim for Involuntary Unemployment.
- Involuntary Unemployment claims arising or becoming expected within the first 90 days of cover are excluded.

What is not covered? (Exclusions)

Accident, sickness or unemployment claims due to or arising from any of the following will not be covered:

1. Attempted suicide, alcohol/drug use unless under the specific direction of a registered medical practitioner for any condition other than drug addiction.
2. Self-inflicted injury or as a result of elective or cosmetic surgery.
3. Child-birth, abortion or miscarriage, whether existing or not at inception.
4. Sexually transmissible diseases.
5. War, riot, or civil commotion, or military or naval service outside Europe.
6. Pre-existing medical conditions. If you have a sickness, disease, condition, or injury from which you have suffered or for which you have consulted or been treated by a registered medical practitioner in the 12 months prior to the commencement of the insurance, then that particular condition, or any claim attributable to it is excluded, until you have been clear of it for a continuous 24 month period prior to the commencement of claim.
7. Mental or nervous disorders, or conditions of a psycho-neurotic origin.
8. When you are not registered for work with the Employment Service Jobcentre or when unemployment is known to be impending at the time of commencement of the insurance, or within the first 90 days of cover.
9. When unemployment is voluntary or of a normal seasonal nature.
10. When in the case of self-employed persons; the Involuntary Unemployment is not as a result of the total cessation of your business, as confirmed to the Inland Revenue and confirmed by a Qualified Accountant, due solely to the financial insolvency of your business arising or occurring since inception.
11. Where you were self-employed and you are not in receipt of National Insurance Contribution Credits.
12. Where you were an employee or contract worker and are not in receipt of Contribution based Jobseeker's Allowance.
13. If registered on a training scheme, unless you can prove that you are continuously and actively seeking work.

For contract workers, in addition to the exclusions above:

14. Where you were not employed by the same employer for at least 2 years on a renewable contract that has been renewed at least once.

For ANY Involuntary Unemployment:

15. If your employment ends, or if unemployment is known to be impending within 90 days of the start date of this cover.
16. Where you were not in active full time work for at least six months immediately prior to a claim for Involuntary Unemployment

What is the duration of my cover and how / when does my cover end?

Cover is for a fixed term up to 5 years as selected by you on application. Cover remains in force for every month that you honour your Direct Debit and we may automatically renew your cover if paying by Direct Debit.

All cover under this policy will end and all monthly benefits will stop:

- At 65 or when you reach Government retirement age.
- On completion or early settlement of your loan agreement unless otherwise agreed by Underwriters.
- When you fail to make any monthly payments due.
- On expiry of the term of cover as confirmed in your Policy Document issued on acceptance of your application.

Points to Remember

- You must continue to pay your premiums, including during a period of claim, to ensure that cover remains in force.

Cancellation Period

On receipt of your application, the plan administrators; Marketing & Management Services Ltd. (MMS) will send you a personalised certificate of insurance. Please read this in detail. Should you have any questions please contact MMS on 01132 558 611.

Should you no longer feel that the cover is appropriate to you it is imperative that you return the certificate to MMS at Melbourne House, Melbourne Street, Farsley, Pudsey, West Yorkshire LS28 5BT, with a covering letter expressing your wish to take advantage of the cooling off period to cancel your cover. **You must do this within 30 days of receiving the certificate from MMS, if we have collected any premiums from your account we will return them in full. You should also cancel your Direct Debit with your Bank.**

Claims

All claims enquiries including notice of a new claim should be addressed to: Claims Department, Marketing & Management Services Ltd., Melbourne House, Melbourne Street, Farsley, Pudsey, West Yorkshire LS28 5BT, or by telephone on 01132 558 611.

Complaints

It is always our intention to provide a first class standard of service. However, if you have any cause for complaint you should;

1. Decide what your complaint relates to.
2. a) If your complaint relates to some aspect of the sale of your policy please contact the Network Franchisee who originally arranged the policy for you. You will then be given full details of the appropriate complaints procedure.
b) If your complaint relates to any aspect of administration or claim, please contact Marketing & Management Services Ltd. at Melbourne House, Melbourne Street, Farsley, Pudsey, West Yorkshire LS28 5BT, or by telephone on 01132 558 611. You will be provided with a copy of the full complaints procedure on acceptance of your application.
2. In any event you may subsequently refer your complaint to the Financial Ombudsman Service at Financial Ombudsman Service, South Quay Plaza II, 183 Marsh Wall, London E14 9SR.

The parties are free to choose the law applicable to this insurance contract. Unless specifically agreed to the contrary this insurance shall be subject to English law.

Compensation

In the unlikely event that Insurers are unable to meet their liabilities under your cover you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS). This depends on the circumstances of the claim. In the event of a valid claim then the first £2,000 of your claim or policy is covered in full, plus 90% of the balance.

Should you wish to find out further information about this scheme please contact the FSCS as follows: By Post; Financial Services Compensation Scheme, 7th floor Lloyds Chambers, Portoken Street, London E1 8BN or by Phone on 020 7892 7300 or by Fax on 020 7892 7301.