



Specialist UK providers of Accident, Sickness & Redundancy Insurance

POLICY SUMMARY

keyfacts[®]

Some important facts about your insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read both your Certificate of Insurance and the Policy Terms and Conditions when you receive them, to make sure you understand the cover it provides. If there is any section you do not understand please ask your Financial Adviser or us to explain it to you.

Insurer: UK General Insurance Group on behalf of Ageas Insurance Ltd

Accident, Sickness and Unemployment Insurance. This policy will pay the benefit shown on the Certificate in the event that you are unable to work due to Accident, Sickness or Unemployment.

Policy number 50960

Short Term Income Protection

You can be covered under this **Policy** if at the **Start Date**:

You are a **UK Resident**,

You are aged 18 or over and under 60,

You have been continuously at **Work** for 6 months prior to the **Start Date**,

You (or for **Joint** or **Double Cover Your Spouse**, Co-habitee, or Civil Partner) have signed an **Agreement** or an Assured Shorthold Tenancy Agreement, or are contributing to the rental and other costs of a shared property, or living with family or friends and contributing to the housing budget.

ABOUT YOUR ACCIDENT & SICKNESS COVER

FEATURES & BENEFITS INCLUDED AUTOMATICALLY

Accident & Sickness Cover

Hospitalisation Benefit

SIGNIFICANT EXCLUSIONS OR LIMITATIONS

An Accident or Sickness:

- for which **You** received medical treatment from and attendance upon **You** by a **Doctor** or **Consultant** in the period of 12 months up to and including the **Start Date**, or
- of which **You** were aware (including those disclosed on the application form) or of which **You** should have been aware in the period of 12 months up to and including the **Start Date**.

The **Monthly Benefit** will be reduced by an amount equal to that part of the benefits payable under any other **Policy** of insurance providing cover for the same insured event(s) that when added to the benefit payable under this policy exceeds 50% of **Your Gross Income** or **Net Profit**.

No deduction will be made in respect of any State Benefit **You** may receive.

ABOUT YOUR UNEMPLOYMENT COVER

FEATURES & BENEFITS INCLUDED AUTOMATICALLY

Cessation of Business Cover (Clients running their own business or working for a relative who is), or

Involuntary Redundancy Cover (Employed Clients)

Carer Cover

SIGNIFICANT EXCLUSIONS OR LIMITATIONS

No Monthly Benefit will be payable if:

- **You** were not in continuous work for 6 months immediately before your employment ended;
- **You** become aware of potential **Unemployment** at the **Start Date** or became aware during the **Initial Exclusion Period** even though this may not take place until after this period, or **You** are notified of the start of a period of consultation with a view to **Your** job being made redundant
- **Your** work is seasonal or of a temporary nature
- **You** are employed on **Contract Work** and **Your** fixed term contract ends
- **You** accept voluntary **Redundancy**, resign or retire. **We** will not apply this exclusion if **Your** voluntary **Redundancy** is claimed under section 147 or 148 of the 1996 Employment Rights Act due to short-time working. If **You** make a claim, **You** will have to produce documentation to confirm that **Your Redundancy** is within the terms of this Act.

- **Your** misconduct including fraud, dishonesty, breach of contract or any other circumstance resulted in **Your** Employer taking disciplinary action against **You**
- **You** fail to meet standards or targets laid down by your employer

The **Monthly Benefit** will be reduced by an amount equal to that part of the benefits payable under any other **Policy** of insurance providing cover for the same insured event(s) that when added to the benefit payable under this policy exceeds 50% of **Your Gross Income or Net Profit**.

No deduction will be made in respect of any State Benefits **You** may receive.

DMS FreshStart Back Into Work Service

Every DMS **Policy** that contains **Unemployment** or **Cessation of Business** cover includes a confidential and independent back to **Work** assistance programme called **DMS FreshStart Back Into Work Service**. This service continues until **You** have found a new job.

There are three distinct actions within the service:

- Initial setup of the service, and co-ordination throughout - provided by the **Administrator: DMS Security Plans**.
- Claims Management and Monthly Benefit Payment - provided by the Claims Manager Trent-Services.
- One to One Coaching - The way to new employment - provided by the Career Management Support Service Working Transitions.

This is an Annual **Policy** available until you are aged 65. Each year, 60 days before **Your Review Date** **Your Review Notice** will set out the **Qualifying Factors** upon which cover is being offered for a further year, and asks **You** to confirm any changes to these, and also to confirm **Your** acceptance of the terms offered. **Your** cover will then again remain valid for as long as you maintain your monthly premium payments. No response to this communication will be treated as **Your** acceptance of the terms offered for the next year.

CANCELLATION RIGHT

We hope **You** are happy with the cover this **Policy** provides. However, **You** have the right to cancel it at any time. If **You** cancel within 30 days from the **Start Date**, or the date on which **You** receive your **Policy** documents, if that is later, **We** will refund any **Premium(s)** **You** may have paid. See the section headed "Ending of Cover" within the Policy Terms and Conditions.

CHANGES TO YOUR POLICY

Minimum periods of notice **We** must give **You** in writing for changes to the insurance Contract by **Us**.

Changes to Policy Terms & Conditions	60 days before Annual Review Date
Premium Rate or Policy Fee changes	60 days before Annual Review Date
Changes to Insurance Premium Tax	Defined by Law
Withdrawal or cancellation of this type of insurance	60 days before Annual Review Date if substitute scheme is offered, otherwise 90 days
Individual cancellation due to fraud or non-disclosure	Immediate

If **We** change the terms of this **Policy**, **You** will be issued with a new **Policy** that incorporates the changes

IMPORTANT NOTICE: **We** will alter the **Policy** ONLY if **We** have a valid reason to do so, and then only at the Annual **Review Date**. before which 60 days notice will be given. At the time of giving notice of any such alteration **We** will explain the reason for the change to **You**. An example of a valid reason might be a change in **Your Employment** status.

MAKING A CLAIM

If you have a claim, please contact the **Administrator** as soon as possible to tell them about it. In any event you must contact them within 75 days of you ceasing to work or your right to claim may be lost.

HOW TO MAKE A COMPLAINT

We hope you will be pleased with the service we provide. However, if you have a complaint about our service or about a claim, please contact the Scheme Administrators DMS Security Plans. Please give your name and quote your Certificate number so that they can deal with the enquiry quickly.

If you are still not happy with the response you have received, you have the right to ask the Financial Ombudsman Service to review your case.

COMPENSATION SCHEME

Ageas Insurance Ltd are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if the scheme cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 100% of the first £2,000 and 90% of the remainder of the claim. You can obtain more information about compensation scheme arrangements from the FSCS. The FSCS can be contacted at 7th Floor, Lloyds Chambers, 1 Portsoken Street, London E1 8BN, or by telephone or fax (Tel: 0207 892 7300 or Fax: 020 7892 7301), or by e-mail (enquiries@fscs.org.uk).

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