

Who says lightning never strikes twice in the same place ?

A few examples of where it did !

Mr A of Bradford had an accident in May 99 and was off work for 7 weeks. He returned to work in June 99 only to suffer another accident in September. This time he was off work for 8 ½ months. *DMS* paid a total of £3,243.06 in claim benefits.

Mr B of London was made Redundant in Jan 98, but found another job within 2 months. He was then made Redundant again in November 98 and was out of work for 9 months. *DMS* paid a total of £9,523.55 in claim benefits.

Mrs C of Northern Ireland was made Redundant in April 99 but found work a little over 2 months later. Only 10 months later she was again made Redundant. If this claim runs to its full term, *DMS* shall have paid £11,687.14 in claim benefits.

Mr G of Newport was made Redundant in August 1997, and returned to work in April 1998. In December 1998 he was again made Redundant, and this time did not find work until September 1999. In July 2000 he was taken ill, returning to work in October 2000. to date *DMS* have paid £10,622.98 in claims under this Certificate.

Ms J of Dunstable suffered an Accident in June 1998, and was off work until October 1998. In March 1999 she suffered a further Accident, and this time was off until August 1999. In August 2000 she was made Redundant, and found work in January 2001. To date *DMS* have paid £3,000.00 in claims under this Certificate.

Just some of the larger claims *DMS Security Plans Ltd* have paid.

Mrs E of London had paid us £288.65 in premiums when she was made Redundant. *DMS* paid claim benefits of £19,639.68 before she terminated her cover and went to live abroad.

Mr B of London had paid us one annual premium of £600.42 when he was made Redundant. *DMS* paid £16,632.12 in claim benefits, and allowed him to renew on a monthly basis during the claim.

Mr P of Gwent had paid us £286.60 in premiums when he was made Redundant. *DMS* paid £15,678.84 before he found a job and returned to work.

Potentially our biggest claim to date. Mr B of South Wirral had paid £1,212.00 in premiums when he was made Redundant. *DMS* have just admitted liability and commenced to pay £1,650.80 per month, potentially a total claim payment of £19,809.60.

Now – a cautionary tale.

For the sake of

In November 2000 *DMS* received a telephone enquiry from a Purchasing Manager, employed on an annual salary of £40,200 per annum. The enquiry originated from an AA Call Centre – *DMS* run the ASR scheme for the Automobile Association. *DMS* quoted the maximum cover they could offer, twelve months benefit, back to day one, with a monthly benefit of £ 2,000.00, plus free Premium refund of £ 110.99. The Monthly Benefit to be paid in the event of a claim was £ 2,110.99. The Illustration, Application, and Standing Order Mandate were sent to the Client that day.

In mid December *DMS* sent out their first reminder.

Early in January 2001 *DMS* sent out a second reminder – even offering one month's free cover if the Client signed up within two weeks.

Just after the expiry of that offer *DMS* received a telephone call from the Client's wife. Her husband had just been tipped off that he was about to be made Redundant – were they too late to buy the cover ?

For the sake of £ 332.97 in premium payments

potential benefit payments of £ 25,331.88 were lost !