

DMS Security Plans

PO Box 2, DURSLEY. GL11 4YN.

Tel: 0845 673 9999 Fax: 0845 130 5624 E-mail: admin@dms4asr.co.uk

Certificate of Insurance

Certificate Number: **DMS101857**

Administrator: *DMS Agency Services Ltd*

Name of Insured Person	John Specimen	Jane Client	
Employer	DMS	XYZ Ltd	
Date of Birth	03/07/1970	05/03/1974	
Employment Status	Controlling Director	Employed	
Benefit Split	75.00%	25.00%	
Lender	Abbey		Mortgage start date 01/01/2005

Address and Postcode	Telephone number
2 High Street ANYTOWN	01234 567890
Postcode: AN1 8WN	

Certificate start date	Certificate end date
12/07/2005	

DETAILS OF COVER SELECTED

Mortgage Payment Protection		Income Protection		Total
A) Monthly payment to Lender(s)	£600.00			
B) Repayment Vehicle/Life Assurance	£200.00			
C) Total mortgage payment = (A + B)	£800.00	50 % of income	£2,400.00	
D) Related mortgage costs (max. 25% of C)	£200.00	Less existing cover	£1,000.00	
E) Maximum Monthly Benefit (C + D)	£1,000.00	Maximum Monthly Benefit	£1,400.00	£2,400.00
F) Exclusion Period (90 days)		Exclusion Period (120 days)		

Monthly Benefit Selected	£1,000.00	Monthly Benefit Selected	£500.00	Total Selected	£1,500.00
				Frequency of Payment:	Monthly
Premium	£45.20	Premium	£29.80	Premium ex IPT	£75.00

Term of Benefit and Deferment Period: 12 Months, back to day one (2003H)
Cover: Disability and Redundancy

Exclusion Clauses: Yes

For Applicant one, any claim caused or exacerbated by Asthma.

Amendments: Yes

It is agreed that no deduction from Monthly Benefit shall be made in respect of the Payment Protection cover on Barclaycard.

The premium for the cover specified in the Certificate above is £75.00 Premium including Insurance Premium Tax. £78.75

Please read this Certificate of Insurance carefully and make sure you understand it. If you have any questions about the insurance, please write to us, DMS Security Plans. PO Box 2, DURSLEY. GL11 4YN. Please inform us immediately of any change in your address or any other changes which might affect your cover under this Certificate. Our aim is to provide the insurance cover and service that you require, especially in the settlement of claims. This Certificate is evidence of the contract between you and Uk Underwriting Ltd on behalf of Norwich Union Insurance Ltd. This Certificate, and any endorsements thereto, are to be read as one document. The terms of the insurance are as set out in the Policy Terms and Conditions, a copy of which is enclosed. Any word or expression used with a specific meaning in any one of the documents referred to, has the same meaning wherever it appears, and that meaning is as defined in the Policy Terms and Conditions. Provided that you pay the premium(s), and we agree to accept them, we will provide cover in the terms set out in the Policy Terms and Conditions in accordance with your Application and this Certificate of Insurance. The conditions which appear in the Certificate, and in any endorsements, are part of the contract, and you must fully comply with them. Failure to comply may mean that you will not be able to make a claim under this Certificate.

Authorised signatory for Uk Underwriting Ltd on behalf of Norwich Union Insurance Limited.

Date of issue of this Certificate 2/07/2005

DMS101857

Insurer:

