

DMS Security Plans

Premium Rates (inclusive of IPT at 6%) for New Business as of January 2011.

Policy Fee			£2.65	£2.65	£2.65	£2.65	£2.65
Commission rate %			35	30	25	20	15
OPTIONS+Plus for:	Cover	Benefit paid					
Owner Occupier/Tenant/Sharing Property AS only	AS only	Back to day one	3.75	3.45	3.25	3.05	2.85
Owner Occupier/Tenant/Sharing Property ASR	ASR	Back to day one	5.10	4.70	4.40	4.15	3.90
Owner Occupier/Tenant/Sharing Property R only	R only	Back to day one	4.30	4.00	3.75	3.50	3.30
Owner Occupier/Tenant/Sharing Property AS only	AS only	30 days deferred	3.25	3.00	2.80	2.65	2.50
Owner Occupier/Tenant/Sharing Property ASR	ASR	30 days deferred	4.30	4.00	3.75	3.50	3.30
Owner Occupier/Tenant/Sharing Property R only	R only	30 days deferred	3.75	3.45	3.25	3.05	2.85
Owner Occupier/Tenant/Sharing Property AS only	AS only	60 days deferred	3.00	2.80	2.60	2.45	2.30
Owner Occupier/Tenant/Sharing Property ASR	ASR	60 days deferred	3.95	3.70	3.46	3.25	3.05
Owner Occupier/Tenant/Sharing Property R only	R only	60 days deferred	3.45	3.20	3.00	2.80	2.65
OPTIONS+Plus for:	Cover	Benefit paid					
Living with family	AS only	Back to day one	4.95	4.60	4.30	4.00	3.75
Living with family	ASR	Back to day one	6.85	6.35	5.90	5.55	5.20
Living with family	R only	Back to day one	5.75	5.35	5.00	4.70	4.40
Living with family	AS only	30 days deferred	4.25	3.95	3.70	3.45	3.25
Living with family	ASR	30 days deferred	5.75	5.35	5.00	4.70	4.40
Living with family	R only	30 days deferred	4.95	4.60	4.30	4.00	3.75
Living with family	AS only	60 days deferred	3.90	3.60	3.35	3.15	3.00
Living with family	ASR	60 days deferred	5.30	4.90	4.60	4.30	4.05
Living with family	R only	60 days deferred	4.55	4.25	3.95	3.70	3.50

All the above include JobCare FREE.

Policy Fee			£0.00	£0.00	£0.00	£0.00	£0.00
Commission rate %			35	30	25	20	15
JobProtect	R only	£1,000 tax free lump sum	8.95	8.45	7.95	7.45	6.95
JobProtect	R only	£1,500 tax free lump sum	9.95	9.45	8.95	8.45	7.95
JobProtect	R only	£2,000 tax free lump sum	10.95	10.45	9.95	9.45	8.95
JobCare + JobProtect	R only	£1,000 tax free lump sum	9.95	9.45	8.95	8.45	7.95
JobCare + JobProtect	R only	£1,500 tax free lump sum	10.95	10.45	9.95	9.45	8.95
JobCare + JobProtect	R only	£2,000 tax free lump sum	11.95	11.45	10.95	10.45	9.95

Commissions are paid monthly in arrears on premium before Policy Fee and IPT are added.