

DMS Security Plans

PO Box 2, FREEPOST SWC 2489, DURSLEY. GL11 4ZZ.

Telephone Helpline: 01453 547053 or Lo-Call 0845 673 9999. Available from 9.00 am to 9.00 pm 7 days per week.

Fax: 0845 130 5624

e-mail: admin@dms4asu.co.uk

OPTIONS+PLUS (Owner Occupier) Certificate

Certificate Number: **DMS101857**

Administrator: **DMS Agency Services Ltd**

Name of Insured Person	John TEST	Jane TEST
Employer	DMS	XYZ Ltd
Date of Birth	03/07/1970	05/03/1974
Employment Status	Controlling Director	Employed
Benefit Split	75.00%	25.00%
Term and Deferment	OPT+O 2005 back to day one	OPT+O 2005 back to day one
Cover:	Accident, Sickness, or Cessation of Business	Accident, Sickness or Involuntary Redundancy

Mortgage Lender

Mortgage Start Date 01/10/2006

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

Certificate start date	Review Date	Certificate end date
01/10/2006		

DETAILS OF COVER SELECTED

Mortgage Payment Protection		Income Protection		Total
A	Monthly payment to Mortgage Lender	£800.00		
B	Allowed extra expenses	£665.00		
C	Total Payments (A+B)	£1,465.00	50% of income	£2,666.67
D	Additional cover available (Max 25%)	£366.25	Less existing cover	£1,831.25
E	Maximum Home Benefit (C+D)	£1,831.25	Maximum Monthly Benefit	£668.75
	Initial Exclusion Period (60 days)		Exclusion Period (120 days)	£2,500.00

Monthly Benefit Selected	£1,831.25	Monthly Benefit Selected	£168.75	Total Selected	£2,000.00
				Frequency of Payment:	Monthly
Premium	£76.00	Premium	£9.40	Premium ex IPT	£85.40

Exclusion Clauses: Yes

John Test - 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 Schedule above is £85.40

The standard policy fee for the cover specified is £2.50

Total premium including Policy Fee and Insurance Premium Tax.

£93.17

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. DMS Security Plans is a trading style of DMS Agency Services Ltd. Please inform us immediately of any change in your address or any other changes that 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 ageas 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. Any word or expression used with a specific meaning in any one of our documents 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 that 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 ageas Insurance Ltd.

Date of issue of this Certificate: 20/05/2011

DMS101857

Policy No 50928



Insurer:

