

POLICY SUMMARY



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**.

JobCare

This is provided by Jobcare-Services Ltd, and includes:

- Personal support of the **JobCare** Adviser, career advice and where appropriate the “Back to Work” programme.
- Unrestricted access to trained and highly experienced UK based Advisers to give help in developing **Your** career within current employment or new opportunities and, in the event of **Redundancy** – “Back to Work” services,
- **Your** own copy of the “Back to Work” guide, a CV review preparation service, and access to national job vacancy databases.
- **JobCare** Advisers are available from 8 a.m. to 8 p.m. Monday to Friday and 8 a.m. to 12 noon on Saturdays. **You** can contact them on 01582 439970
- The **JobCare** service is also available to **Your** spouse, partner, son or daughter of either of you, living at the same address.
- The **JobCare** Members secure website is available 24 hours a day, seven days a week, for 365 days a year. The website address is www.jobcare.co.uk

All Clients who have Accident Sickness or Unemployment Insurance with DMS Agency Services Ltd can access The JobCare Service ABSOLUTELY FREE OF CHARGE, because DMS provides this for them, their spouses or partners, and the children of either of them who live with them. They may upgrade their cover to include the JobProtect policy at specially reduced rates.

JobProtect

This is provided by the **Insurer** UK Underwriting Ltd on behalf of Ageas Insurance Ltd..

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 64
- **You** have been continuously at **Work** for 6 months prior to the **Start Date** without any interruption, save for annual holiday,
- **You** have completed, or **Your Financial Adviser** has completed for **You**, **Our Online Application Form**.
- **We** have accepted **Your** application,.
- **You** have authorised the set up of a Direct Debit Instruction at your Bank to allow the **Administrator** to collect **Your Premiums**.

You cannot be covered under this **Policy** if at the **Start Date**:

- **You** are aware of any impending **Bankruptcy**, **Cessation of Business**, **Involuntary Liquidation**, or **Redundancy** that might affect **You**,
- **You** are aware of any impending action against **You** under **Your** employers disciplinary procedures.
- **Your** Employer has announced their intention to downsize, and/or has commenced a period of Consultation with its Employees or their Representatives.
- **You** are in temporary or seasonal employment.
- **You** are currently **Bankrupt**, or a Petition for **Your Bankruptcy** has been submitted to the Court, or **You** are aware that a creditor intends to do so.

Features and Benefits included automatically

If **You** are made **Redundant** **You** will receive a Lump Sum Cash Benefit of £1,000.00, £1,500.00 or £2,000.00, whichever level of benefit **You** selected and applied for. The amount of the Cash Lump Sum Benefit, and the monthly **Premium** **You** will pay, are both confirmed on **Your Certificate** of Insurance.

Significant Exclusions or Limitations – see Section 5.0 of the Policy Terms & Conditions.

No cash benefit will be payable to **You** if:

- **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 possibility of **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 but, subject to the other terms and conditions of this **Policy**, **You** may be entitled to benefit
- **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 the standards or targets laid down by **Your** Employer.

- At the end of, or during any probationary period, **Your** Employer decides not to make **Your** job permanent, and terminates **Your** **Employment**.
- **You** are made **Unemployed** as a result of participation in or attempting to commit a criminal offence.
- **You** are made **Unemployed** because of a civil commotion, riot, terrorist activity, insurrection, war or any act incidental to war (whether declared or not).
- **You** participate directly or indirectly in industrial action.
- **You** and **Your** ex employer reach a negotiated or agreed settlement to terminate your employment, this is not **Redundancy**
- If **Your** job has been subsequently reinstated, or **You** have accepted redeployment with **Your** employer or any of its subsidiary companies
- War, invasion, acts of foreign enemies, terrorism, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion, of terrorist activity of any kind.
- Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.

This is a monthly **Policy** and **Your** cover is valid for as long as you maintain your monthly premium payments and your instruction to **Your** Bank to pay **Premiums** in response to Direct Debit requests by DMS..

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	30 days
Premium Rate or Policy Fee changes	30 days
Changes to Insurance Premium Tax	Defined by Law
Withdrawal or cancellation of this type of insurance	30 days if substitute scheme is offered, otherwise 90 days
Individual cancellation due to fraud or non-disclosure	Immediate
Minimum period between consecutive changes	180 days

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. 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** wish to make a claim, please contact the **Administrator** DMS Security Plans as soon as possible to tell them about it. In any event **You** must contact them within 75 days of your 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 **Administrator** 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 they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim, with no upper limit. **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).

JobCare & JobProtect

Your Certificate of Insurance will confirm which Policy Number you have.

Number Name

- 50915 The Jobcare Service plus JobProtect Lump Sum Benefit purchased together.
- 50916 JobProtect Lump Sum Benefit purchased at a reduced rate by a DMS Client who already has JobCare provided FREE by DMS.
- 50917 The JobCare Service - FREE to all DMS Accident Sickness or Unemployment Insurance Clients

ADMINISTRATOR – Contact details:

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

Telephone Helpline open from 9.00 am to 9.00 pm every day on 01453 547053 or 0845 673 9999

Fax: 0845 130 5624

e-mail: admin@dms4asu.co.uk

Website: www.dms4asu.co.uk

January 1st 2011