



# Specialist UK providers of Accident, Sickness & Redundancy Insurance

## 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.

**Insurer:** UK Underwriting Ltd on behalf of Ageas Insurance Ltd

Accident, Sickness and Unemployment Insurance. This policy will pay the benefit shown on the Certificate in the event that you are unable to work due to Accident, Sickness or Unemployment.

**Policy number** 50902  
**Policy Name** DMS Loan Cover Plan

**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 60,
- **You** have been continuously at **Work** for 6 months prior to the **Start Date**,
- **You** have an **Unsecured Loan**.

### ABOUT YOUR COVER

FEATURES AND BENEFITS INCLUDED AUTOMATICALLY	SIGNIFICANT EXCLUSIONS OR LIMITATIONS	POLICY SECTION
Cover for Accident or Sickness	<p>An Accident or Sickness-</p> <ul style="list-style-type: none"> <li>• for which <b>You</b> received medical treatment from and attendance upon <b>You</b> by a <b>Doctor</b> or <b>Consultant</b> in the period of 12 months up to and including the <b>Start Date</b>, or</li> <li>• of which <b>You</b> were aware (including those disclosed on the application form) or of which <b>You</b> should have been aware in the period of 12 months up to and including the <b>Start Date</b>.</li> </ul> <p>The <b>Monthly Benefit</b> will be reduced by an amount equal to</p> <ul style="list-style-type: none"> <li>• all monies received from Employment or self employment, either full time or part time, while still off <b>Work</b></li> <li>• all monies due from any schemes run by Government agencies offering full or part time work</li> <li>• all benefits payable under any other <b>Policy</b> of insurance providing cover for the same insured event(s), unless <b>We</b> have agreed not to deduct this, and have endorsed <b>Your Certificate</b> to this effect.</li> </ul> <p>The three clauses above shall not apply to any <b>Accident</b> or <b>Sickness</b> claim up to the limit of 125% of the sum of <b>Your Mortgage Payment</b> plus <b>Your Allowable Expenses</b>. No deduction</p>	<p><b>Definitions</b></p> <p><i>Circumstances when You Cannot Claim Section 7.0.</i></p> <p><i>Limit of Cover Section 11.0</i></p>
JobCare Service	<p>will be made in respect of any State Benefits <b>You</b> may receive. This Policy includes a confidential and independent back to Work assistance programme called Jobcare. This service</p> <p>is free and is provided by Employment specialists Jobcare Services Limited. The programme provides <b>You</b> and <b>Your</b> immediate family living with <b>You</b> with the following: If <b>You</b> become Unemployed our advisers will give <b>You</b> practical help <b>and</b> guidance on how to achieve a speedy return to Work. The advisers will also send <b>You</b> a free guide to getting back to Work including guidance on CV preparation, Letters of application, Sourcing vacancies, Interview techniques and Self Employment; all designed to help <b>You</b> find the right job. The service also gives job search guidance on Internet Job Databases which can be a useful aid to finding jobs. If <b>You</b> would like to consider a career change, the advisers can offer help and guidance in the identification of skills suitable to transfer into alternative Employment opportunities.</p> <p>The service is provided <b>ABSOLUTELY FREE OF CHARGE</b> to <b>You</b> and <b>Your</b> immediate family living at</p>	

	the same address, and is available from 8.00 a.m. to 8.00 p.m. Monday to Friday, and from 8.00 a.m. to 12.00 Noon on Saturdays - simply call 0870 3304796 quoting ref DMS. <b>Remember here is no charge for this service which can be used at any time during Your Policy. This service normally costs £125.00 see <a href="http://www.jobcare-services.co.uk">www.jobcare-services.co.uk</a></b>	
Cover for Unemployment	<ul style="list-style-type: none"> <li>If you were not in continuous work for 6 months immediately before your employment ended;</li> <li><b>You</b> become aware of potential <b>Unemployment</b> at the <b>Start Date</b> or became aware during the <b>Initial Exclusion Period</b> even though this may not take place until after this period, or <b>You</b> are notified of the start of a period of consultation with a view to <b>Your</b> job being made redundant</li> <li>Your work is seasonal or of a temporary nature</li> <li><b>You</b> are employed on <b>Contract Work</b> and <b>Your</b> fixed term contract ends</li> <li>You accept voluntary <b>Redundancy</b>, resign or retire. <b>We</b> will not apply this exclusion if <b>Your</b> voluntary <b>Redundancy</b> is claimed under section 147 or 148 of the 1996 Employment Rights Act due to short-time working. If <b>You</b> make a claim, <b>You</b> will have to produce documentation to confirm that <b>Your Redundancy</b> is within the terms of this Act.</li> <li>Your misconduct including fraud, dishonesty, breach of contract or any other circumstance resulted in Your Employer taking disciplinary action against You</li> <li>You fail to meet standards or targets laid down by your employer</li> </ul> <p>The <b>Monthly Benefit</b> will be reduced by an amount equal to</p> <ul style="list-style-type: none"> <li>all monies received from Employment or self employment, either full time or part time, while still off <b>Work</b></li> <li>all monies due from any schemes run by Government Agencies offering full or part time work.</li> <li>all benefits payable under any other <b>Policy</b> of insurance providing cover for the same insured event(s), unless <b>We</b> have agreed not to deduct this, and have endorsed <b>Your Certificate</b> to this effect.</li> </ul>	<p><i>Circumstances when You Cannot Claim section 7.0</i></p> <p><i>Limit of Cover Section 11.0</i></p>

This is an Annual **Policy** available until you are aged 65. Each year, 60 days before **Your Review Date** **Your Review Notice** will set out the **Qualifying Factors** upon which cover is being offered for a further year, and asks you to confirm any changes to these, and also to confirm Your acceptance of the terms offered. **Your** cover will then again remain valid for as long as you maintain your monthly premium payments.

#### 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 <b>Policy</b> Terms & Conditions	60 days before Annual <b>Review Date</b>
<b>Premium Rate</b> or <b>Policy Fee</b> changes	60 days before Annual <b>Review Date</b>
Changes to Insurance Premium Tax	Defined by Law
Withdrawal or cancellation of this type of insurance	60 days before Annual <b>Review Date</b> if substitute scheme is offered, otherwise 90 days
Individual cancellation due to fraud or non-disclosure	Immediate

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, and then only at the Annual **Review Date**. before which 60 days notice will be given. 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 have a claim, please contact the **Administrator** 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 Scheme Administrators 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](mailto:enquiries@fscs.org.uk)).

January 1st 2011