



# 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 General Insurance Group 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** 50925-9  
**Policy Name** DMS OPTIONS+Plus Mortgage Payment and/or Income Protection

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 (or for **Joint** or **Double Cover** Your Spouse, Co-habitee, or Civil Partner) have signed an **Agreement** or an Assured Shorthold Tenancy Agreement, or are contributing to the rental and other costs of a shared property, or are living with parents or other family members and contributing to the running costs of their property.

## 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 the total benefit payable from other Providers policies when added to ours does not in total exceed 50% of <b>Your Gross Income</b> or <b>Net Profit</b>.</li> </ul> <p>The above three clauses 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 Prime Expense</b> plus 25% of <b>Your Allowable Expenses</b>.</p> <p>No deduction will be made in respect of any State Benefits <b>You</b> may receive.</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>This service is free and is provided by Employment specialists JobCare Services Limited. The programme provides You and Your immediate family living with You with the following: If You become Unemployed our advisers will give You practical help <b>and</b> guidance on how to achieve a speedy return to Work. The advisers will also send You 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 You 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 You 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 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 that can be used at any time during Your Policy. This service normally costs £125.00 see <a href="http://www.jobcare.co.uk">www.jobcare.co.uk</a></b></p>	

