

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 50903
Policy Name DMS ProtectIVA

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 signed an **Agreement**.(Mortgage Payment Protection only)

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"> • for which You received medical treatment from and attendance upon You by a Doctor or Consultant in the period of 12 months up to and including the Start Date, or • of which You were aware (including those disclosed on the application form) or of which You should have been aware in the period of 12 months up to and including the Start Date. <p>The Monthly Benefit will be reduced by an amount equal to</p> <ul style="list-style-type: none"> • all monies received from Employment or self employment, either full time or part time, while still off Work • all monies due from any schemes run by Government agencies offering full or part time work • all benefits payable under any other Policy of insurance providing cover for the same insured event(s), unless We have agreed not to deduct this, and have endorsed Your Certificate to this effect. <p>The three clauses above shall not apply to any Accident or Sickness claim up to the limit of 125% of the sum of Your Mortgage Payment plus Your Allowable Expenses. No deduction</p>	<p>Definitions</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 You 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 You and Your immediate family living with You with the following: If You become Unemployed our advisers will give You practical help and 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>	

	The service is provided ABSOLUTELY FREE OF CHARGE to You and Your 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. 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 www.jobcare-services.co.uk	
Cover for Unemployment	<ul style="list-style-type: none"> If you were not in continuous work for 6 months immediately before your employment ended; 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 view to 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 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 standards or targets laid down by your employer <p>The Monthly Benefit will be reduced by an amount equal to</p> <ul style="list-style-type: none"> all monies received from Employment or self employment, either full time or part time, while still off Work all monies due from any schemes run by Government Agencies offering full or part time work. all benefits payable under any other Policy of insurance providing cover for the same insured event(s), unless We have agreed not to deduct this, and have endorsed Your Certificate to this effect. 	<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 Policy Terms & Conditions	60 days before Annual Review Date
Premium Rate or Policy Fee changes	60 days before Annual Review Date
Changes to Insurance Premium Tax	Defined by Law
Withdrawal or cancellation of this type of insurance	60 days before Annual Review Date 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).

January 1st 2011