

Mortgage Payment Protection Insurance

Your mortgage payments protected with your choice of:

- ✓ **accident, illness and unemployment cover, or**
- ✓ **accident and illness cover only,
and a choice of excess periods.**

Renewable annual cover

Policy Document

Policy Summary

This summary shows the key facts that the Financial Conduct Authority has asked us to bring to your attention. They are not the full terms and conditions. These are detailed in the rest of the Policy Booklet. This summary does not form part of your contract of insurance.

Type of insurance and cover

Uinsure Mortgage Payment Protection ('MPPI') is an optional mortgage payment protection insurance with a choice of cover options available. You can choose:

- accident and illness (disability) and involuntary unemployment cover, or
- accident and illness (disability) cover only.

You can also select an optional excess period of either 30 or 60 days.

The options and monthly benefit you select will be shown on your personal insurance schedule.

Significant features and benefits

- This is a renewable annual contract, with premiums payable by monthly instalments by Direct Debit.
- The insurer can only amend the premiums, terms and condition at renewal date.
- The policy is designed to protect your monthly mortgage payments if you are unable to work due to accident, illness or involuntary unemployment, including giving up work to become a full time carer.
- If you have not selected an optional excess period, one monthly benefit is payable once you have been off work for 30 days in a row. After that, 1/30th of the monthly benefit is then payable for each further day you are off work.
- If you have selected an excess period, benefit will start to accrue once you have been off work for either 30 or 60 days (as selected by you). 1/30th of the monthly benefit is payable for each day you are off work after the excess period has expired.
- Benefit payments are made monthly directly to your bank account for up to a maximum of 12 months for each successful claim.
- The maximum monthly amount payable is £2,000 or 75% of your normal gross monthly earned income, whichever is the lowest amount. This amount can be up to 125% of your monthly mortgage payment to allow you to cover additional bills.
- Access to a confidential and independent employment advice service.
- Accident and illness benefit can continue if you return to work on temporary reduced hours.

The full benefits of **Uinsure MPPI** can be found in sections 2 and 3 of the Policy Booklet.

To qualify for cover

You can take out **Uinsure MPPI** so long as when the policy starts you are:

- a mortgage holder over 18 and under 64 years of age,
- permanently resident in the United Kingdom,
- working a minimum 16 hours per week within the UK, and have been so continuously for the previous 6 months,
- not absent from work due to illness or injury (other than minor illnesses such as a cold or flu),
- not aware of any job losses that are likely to affect you and
- not aware that you will have to give up work to become a full time carer.

Significant and unusual exclusions or limitations

Like all policies of this type there are some things that this insurance does not cover. You will not be able to claim for:

- Any medical condition which you knew about in the 12 months before your cover starts unless you then go for 12 months without symptoms and without seeing your doctor about it.
- Mental/nervous and back disorders without certain medical evidence (for example a psychiatric specialist report / MRI scan or x-ray).
- Self inflicted injury, alcohol or drug abuse.
- Any unemployment which you knew about at the start of cover or which is notified to you during the initial exclusion period immediately following the start of cover, this includes giving up work to become a full-time carer. If you are taking out a *new mortgage* the initial exclusion period is 90 days. If you already have a mortgage it is 120 days.

All the policy exclusions are explained fully in Sections 2 and 3 of the Policy Booklet and there are special conditions regarding unemployment cover for fixed term contract workers explained in Section 2.

Please also note

- You must be off for work for at least 30 or 60 days in a row in order to be entitled to any benefit.
- Any benefit you receive may affect your right to certain state benefits.
- While you are claiming the premium instalments must continue to be paid until the renewal date.

Time to reconsider after you apply or renew your policy

This is known as the “cooling-off period”. If you decide that you do not want the insurance after all, simply return your insurance documents to the administrators within 30 days of receiving them. All cover will be cancelled and you will receive a refund of any premium paid provided that no claim has been made during the current period of insurance.

How to renew your policy

The administrators will contact you at least 30 days prior to the renewal date and advise you of the premium and terms and conditions that will apply for the following year. Your policy will renew automatically and the administrators will continue collecting premiums unless you notify them that you wish to cancel the policy. You will have 30 days after the renewal date to cancel the policy and receive a refund as described in the paragraph above.

How long cover lasts and how to cancel

Cover can last until your 65th birthday, or until you retire from work or redeem your mortgage, whichever is earlier. The insurer recommends that you review your personal circumstances from time to time to make sure that this insurance is still suitable for you.

You can cancel cover at any time by writing to the administrators. No premium will be refunded if you cancel after the “cooling-off period” because the premium is paid by monthly instalments.

How to claim

If you need to make a claim simply ring 0344 412 4094. The telephone lines are open between 9am and 5pm Monday to Friday (excluding Bank Holidays). Further details about claiming can be found in policy Sections 2 and 3.

How to complain

If you wish to make a complaint about any aspect of your policy please contact the insurer via the administrators. Please write to: Direct Group Limited, , Quay Point, Lakeside Boulevard, Doncaster DN4 5PL Tel 0344 412 4095. All calls are recorded for training compliance and claims purposes. The insurer has internal complaints handling procedures that are available on request. In the event that you remain dissatisfied you can refer the matter to Lloyd's. The contact details are: Policyholder & Market Assistance, Lloyd's Market Services, One Lime Street, London EC3M 7HA. Tel 020 7327 5693. Fax 020 7327 5225. E-mail complaints@lloyds.com.

Complaints that cannot be resolved by Lloyd's may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process. This complaints procedure is without prejudice to your right to take legal proceedings.

Compensation

The insurer is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if it is unable to meet its obligations to you under this contract. If you are entitled to compensation under the Scheme, the level and extent depends on the nature of this contract. Further information can be obtained from the Financial Services Compensation Scheme (7th Floor Lloyds Chambers, Portsooken Street, London E1 8BN) by phone on 020 7892 7300 and on its website at www.fscs.org.uk

The insurer

This insurance is underwritten by Lloyd's Syndicates 4444/958. The Lloyd's Managing Agent for Lloyd's Syndicates 4444/958 is Canopus Managing Agents Limited. Canopus Managing Agents Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Canopus Managing Agents Limited's registered office is at Gallery 9, One Lime Street, London EC3M 7HA and it is registered in England & Wales under number 01514453.

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* Your personal Insurance Schedule will show whether you have this cover or not.

This Policy Wording and your Insurance Schedule are issued to you by Direct Group Limited in its capacity as agent of the Insurers Canopus Managing Agents Limited under contract reference B6839CR60122015. In exchange for your paying the premium amount referenced in your Insurance Schedule, you are insured in accordance with the terms & conditions contained in these documents (and any amendments made to them) for the duration of your policy.

Signed by

Derek Coles
Authorised signatory of Direct Group Limited

Section one

An introduction to your Uinsure MPPI policy

Welcome to **Uinsure MPPI**. This policy booklet explains all the terms and conditions of this insurance.

What the policy provides

If *you* become unable to *work* due to accident or illness (this is called “*disability*”) or due to *unemployment* through no fault of *your own*, depending on what cover *you* have selected, the policy pays *you* a *monthly benefit*. The *monthly benefit* will be paid straight to *you* so that *you* can decide how best to use it. The policy also provides a confidential and independent employment advice service.

Benefit limits

The maximum level of *monthly benefit* is £2,000 or 75% of *your* normal gross monthly earned income (whichever is the lesser amount). *Your* normal income will be calculated over the year immediately prior to *your* claim. Please note that the benefits paid by this insurance may, in some cases, affect *your* entitlement to certain state benefits.

Who to talk to

Uinsure MPPI is managed by Direct Group Limited, the administrators. They have been chosen because they are specialists in this type of insurance with many years of experience.

The administrators will be there to help *you* throughout the lifetime of *your* policy, answer any questions *you* might have about *your* policy, collect *your* monthly premiums and deal with *your* claim. Details about how to contact the administrators are in section five.

Understanding the cover

Certain words and phrases in this policy will have the same meaning wherever they appear. To make them easier to recognise when they are being used, they will be shown in *italics*.

They will help *you* to understand the cover and are called Policy Definitions. *You* can find them all listed and explained in section seven.

All insurance documentation and communication to *you* whether written or spoken will be in easy to understand English.

To qualify for cover

You can take out **Uinsure MPPI** as long as, on the *start date of cover*, *you* are

1. named on a *mortgage* agreement
2. over 18 and under 64 years of age,
2. permanently resident in the United Kingdom,
3. *working* at least 16 hours per week within the United Kingdom, and have been so continuously for the previous 6 months,
4. not absent from *work* due to illness or injury (other than minor illnesses such as a cold or flu),
5. not aware of any job losses to be imposed by *your* employer that are about to happen and are likely to affect *you* and
6. not aware that *you* will have to give up *work* to become a *carer*.

Please note that if the nature of *your work* is temporary, casual, occasional or on a contract basis which does not extend beyond 12 months *you* do not qualify for cover.

Joint Cover

If *you* have a joint *mortgage* and only one of *you* requires cover this must be the main income earner. If *you* have a joint *mortgage* both of *you* may apply for cover if *you* are both eligible and pay the monthly premium. Provided that the amount of each persons *monthly benefit* does not exceed 75% of that person’s monthly income before tax *you* can choose to insure 100% of the *monthly benefit* which will be divided between both of *you*. *You* must decide what proportion of the *monthly benefit* will relate to each of *you* and the proportions chosen must total 100% of the *monthly benefit*. The *monthly benefit* and other cover options *you* have chosen will be shown on *your* personal schedule of insurance.

If you move abroad

For advice on how this will affect *your* policy, please call the administrators if *you* move abroad or *work* abroad after *your* cover starts.

The “cooling off period”

If *you* decide that *you* do not want the insurance after all, simply return *your* personal insurance schedule to the administrators within 30 days of receiving it or within 30 days of the *renewal date*. All cover will be cancelled without charge.

When cover begins

Your cover will begin on the *start date* shown on *your* personal insurance schedule. Please note that *you* cannot claim for *unemployment* that is notified to *you*, or for giving up *work* to become a *carer*, during the first 90 days of cover if *you* have a *new mortgage* (this increases to 120 days if *you* have an *existing mortgage*). This is known as the *initial exclusion period*.

The duration of this contract is one year and the premium is payable by monthly instalments. It will continue until *you* cancel it. The insurers will not terminate *your* policy during the *period of cover* unless *you* do not pay the premium instalments when they fall due.

The administrators will contact *you* to arrange a further *period of cover* at least 30 days prior to each *renewal date*.

Fraudulent Claims or misleading information

The insurers take a robust approach to fraud prevention in order to keep premium rates down so that you do not have to pay for other people's dishonesty. If any claim under this insurance is fraudulent, deliberately exaggerated, or is intended to mislead, or if any deliberately misleading or fraudulent means are used by you or anyone acting on your behalf to obtain benefit under this insurance, your right to any benefit under this insurance will end, your policy will be cancelled without any premium refund and the insurers will be entitled to recover any benefit paid and costs incurred as a result of any such fraudulent or deliberately misleading claim. The insurers may also inform the police

Other insurances

If at the date of claim *you* hold any other similar insurance covering *your* monthly *mortgage* payments, the insurer will deduct from the *monthly benefit* any contribution of benefit due to *you* under such other similar insurance.

Customer Care Programme

Uinsure MPPI includes a confidential and independent advice service providing help and guidance on achieving a speedy return to work in the event of loss of employment.

- The service provides you and anyone living with you as part of your household with;
- unrestricted access to a professional career advisor
- a Back to Work Guide
- CV preparation
- access to an on-line job seeker website
- interview techniques
- help with finding job vacancies

Additionally, you may use the service even though you may not be in claim.

If you require career change advice either to apply for a new position with your existing employer or to seek a job with a new company, an advisor will be able to assist you.

The service:

- is available 9am to 5pm Monday to Friday
- is available immediately.

Simply call 01604 744100.

Section two

Unemployment insurance

Your personal insurance schedule will confirm if this cover applies to your policy.

What is meant by “unemployment”

Unemployment (or unemployed) in this policy means being without paid *work* through no fault of *your* own. In this policy the benefits available for *unemployment* also apply if *you* give up *work* to become a *carer*.

- *you* will not be covered if, during the *initial exclusion period*:
 - *your* employer informs *you* that *you* are going to lose *your* job, or
 - *you* become a *carer*
- benefit is not payable for any period for which *you* are entitled to a payment from *your* employer instead of *working your* notice period (payment in lieu of notice), this applies whether or not *you* have registered as *unemployed* before the date *your* notice period ends.

Unemployment cover varies depending on the type of employment contract *you* had when *you* were made *unemployed*, that is, whether *you* held a *permanent contract* or a *fixed-term contract* or if *you* were *self-employed*.

1. If you held a permanent contract

you are covered if *you* lost *your* job because of *compulsory redundancy* or dismissal, as long as it was not for misconduct.

2. If you held a fixed-term contract

(a) *you* are covered if *your* employer ends *your* contract early and did not renew it again, as long as *your* employer had originally intended the contract to be renewable and either

- *you* had an annual contract and it had already been renewed at least once or
- *you* had *worked* for that employer for at least two continuous years or were previously employed by them under a *permanent contract*.

(b) if *your* contract and *work* record with *your* employer were not as described in (a) above, *you* are covered only if *your* employer ends *your* contract early (not if they did not renew it when it reached its end date), and please note that benefit will not be paid after the normal end date of *your* contract.

3. If you were self-employed

to claim for *unemployment*, three specific conditions apply. *You* need to:

- have ceased trading because *you* could not find enough work to meet all *your* day to day business and living expenses; and
- have declared the above to HM Revenue & Customs
- present us with a copy of *your* Jobseeker's Agreement and on-going proof that *you* are registered as unemployed with the Department for Work and Pensions, or provide suitable alternative proof of *unemployment*

The exclusions –what is not covered

Unemployment insurance benefit will not be paid for:

1. *Unemployment* you become aware of during the *initial exclusion period* because *your* employer informs *you* that *your* job will be affected.
2. *Unemployment* because *you* became a *carer* within the *initial exclusion period*.
3. *Unemployment* which *you* knew about at the *start date of cover*.
4. *Unemployment* if, at the *start date of cover*, *you* knew that *you* would have to give up *work* to become a *carer*.
5. Any period for which *you* have received a payment instead of *working* a notice period.
6. *Unemployment* which is normal or seasonal in *your* occupation.
7. Voluntary *unemployment*, resignation or retirement unless *you* have given up *work* to become a *carer*.
8. *Unemployment* due to *your* misconduct, this means not following company rules or breaking the law.
9. War, invasion, acts of foreign enemies, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion, terrorist activity of any kind.
10. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.

How the policy pays out for unemployment claims

Claim date

The *claim date* means the date *your* claim starts. It is the date *you* first register with an appropriate Employment Office in the United Kingdom (or any other Office acceptable to the insurer) as *unemployed*. If *you* receive a payment instead of *working* a notice period *your* claim cannot start until that notice period is over.

If *your unemployment* claim is because *you* have given up *work* to become a *carer*, the *claim date* is the effective date shown on *your* Award Notice.

Please note that the premium instalments must continue to be paid until the *renewal date*.

Payment of Benefit

If *you* have not selected an optional *excess period*, once *you* have been *unemployed* for 30 days in a row from the *claim date*, *you* will receive one full *monthly benefit* payment. For each further day *you* are *unemployed* *you* will receive 1/30th of *your monthly benefit* until the first of the events listed below.

If *you* have selected an optional *excess period* (as shown on *your* personal schedule of insurance) *you* will not be entitled to any benefit until the *excess period* has expired. After that, *you* will receive 1/30th of the *monthly benefit* for each further day *you* are *unemployed* until the first of the following happens:

1. *you* return to *work*,
2. *you* are paid the *maximum claim amount* (see below),
3. *your* 65th birthday, However, where *you* have a valid claim in progress on this date, or if an event has occurred prior to this date which leads to a valid claim, the insurer will accept and/or continue to pay *your* claim until it would otherwise have ended under the terms and conditions of *your* policy,
4. *you* retire from *work* and do not plan to *work* again, or
5. if *you* are a *carer*, the date *you* no longer have a valid Award Notice.

The administrators will make payments directly to *you* in 30 day intervals, providing *you* continue to provide satisfactory proof that *you* are still *unemployed*.

The maximum claim amount

The most *you* will be paid for each new and separate claim is 12 *monthly benefits*.

If your claim changes

If *you* are insured for both *unemployment* and *disability* and the reason why *you* are claiming changes from *unemployment* to *disability* this will not be treated as a new claim but will be treated as a continuation of the original claim and the *maximum claim amount* will apply to the claim as a whole.

Making further claims

If *you* return to *work* before the *maximum claim amount* has been paid but find *you* need to claim again, the way the insurer treats the next period of *unemployment* depends on how long *your* return to *work* lasted:

- if *you* return to *work* for less than three months in a row the next claim will be treated as part of the original claim. Any benefit already paid will count towards the *maximum claim amount*.
- if *you* return to *work* for three months in a row or more, any future *unemployment* will be treated as a completely new claim. *You* will again be entitled to the *maximum claim amount*.

When you have been paid the maximum claim amount

After the *maximum claim amount* for an *unemployment* claim has been paid, *you* need to return to *work* for six months in a row before *you* can claim again.

Temporary earnings during an unemployment claim

If during an *unemployment* claim *you* have the opportunity of temporary employment, the insurer can simply suspend *your* claim and will let *you* know *you* how long *your* claim will be suspended for. Please keep the administrators informed so that *you* can take full advantage of **Uinsure MPPI**.

How to make a claim

Step one – how to notify your claim

Read this policy first so that *you* are satisfied that *you* are covered for the claim *you* want to make. Read any exclusions that may apply and make sure *you* understand them.

Contact the administrators for a claim form. Please have *your* policy number to hand, *you* can find this in *your* personal insurance schedule.

If *you* are not sure whether *you* can claim, please contact the ~~scheme~~ administrators who will be happy to help *you*.

Step two – after your claim is notified

The administrators will send *you* a claim form, which *you* should fill in and return as soon as possible. The administrators will then handle *your* claim directly with *you*.

The claim form includes information about the documents *you* need to send in and what *you* should do during *your* claim. Please read the notes carefully as they will help *your* claim to be handled fairly and promptly. If *you* need any help to fill in the claim form, please talk to the administrators.

Step three – the claims procedure

The table that follows is a guide to help *you* understand what *you* need to do throughout *your* claim and what documents *you* may need to provide.

Following the procedure and any instructions or advice *you* are given by the administrators will help *your* claim to run smoothly. If *you* do not follow the procedure and any other instructions or advice *you* are given *your* claim may be delayed or remain unpaid.

Important – costs you have in providing proof as part of your claim

The cost of providing proof of *your* claim is *your* responsibility.

What you need to do to make an unemployment claim

1	<ul style="list-style-type: none">• Register with the Employment Services in the United Kingdom as <i>unemployed</i> or with the Department for Work and Pensions as a <i>carer</i>.• Have a Job Seekers Agreement and be receiving any unemployment benefit or National Insurance Credits <i>you</i> are entitled to.• If <i>you</i> have given up <i>work</i> to become a <i>carer</i> <i>you</i> need to be receiving Carer's Allowance.
2	Contact the administrators within 30 days and ask for a claim form. Call 0344 412 4094 (all call are recorded for training, compliance and claims purposes).
3	Fill in the claim form and send it back to the administrators.
4	<ul style="list-style-type: none">• Throughout <i>your</i> claim <i>you</i> need to show that <i>you</i> are still <i>unemployed</i> and looking for new <i>work</i>, (unless <i>you</i> have given up <i>work</i> to become a <i>carer</i>, in which case <i>you</i> need to show that <i>you</i> are still in receipt of Carer's Allowance) so that benefit under this policy can continue to be paid.• The administrators will send <i>you</i> a continuation claim form each month which includes a declaration that <i>you</i> have not <i>worked</i> or that <i>you</i> are still in receipt of Carer's Allowance.

What documents you may need to produce

1	Completed claim form (this is essential).
2	Job Seekers Agreement/Award Notice in respect of Carer's Allowance, Redundancy notice/severance letter and <i>your</i> P45.
3	<ul style="list-style-type: none">• Continuation claim form (provided by the administrators).• Confirmation from the Employment Services that <i>you</i> are still registered as <i>unemployed</i> and any other evidence required by the administrators to show that <i>you</i> are looking for new <i>work</i> or confirmation from the Department for Work and Pensions that <i>you</i> are still a <i>carer</i>.• If <i>you</i> were <i>self-employed</i> <i>you</i> will need to demonstrate that <i>you</i> have ceased trading because <i>you</i> could not find enough work to meet all <i>your</i> day to day business and living expenses and be able to show that HM Revenue & Customs are aware that <i>you</i> have ceased trading for this reason.• Any other evidence required by the administrators to show that <i>you</i> are still looking for new <i>work</i>.

Section three

Disability insurance (accident and illness)

Your personal insurance schedule will confirm if this cover applies to your policy.

What is meant by “disability”

Disability (or *disabled*) in this policy means being unfit to *work* because of an accident or illness. A *doctor* must issue *you* with a medical certificate to say that *you* are totally unable to carry out the duties of *your* normal job.

- *your disability* must begin after the *start date* shown in *your* personal insurance schedule and
- *you* cannot claim during any period of *disability* when *you* are receiving payment for any work *you* do (other than sick pay from *your* normal job).

Does disability cover still apply if I go back to my job on temporary reduced hours?

Yes. The insurers want to help *you* on *your* way back to full time *work*. So *your* claim will continue and the FULL *monthly benefit* will continue to be paid for up to a maximum of 3 months, provided that:

1. *you* have already received at least one *monthly benefit* for *your disability* claim and
2. *your doctor* continues to issue medical certificates and confirms the number of hours (or days) that have been agreed. This must be no more than 75% of *your* normal hours and
3. *your* reduced hours (or days) do not become permanent.

Will I be able to claim for medical conditions I already have?

Yes, but in order to claim *you* must be able to prove that *you* have been symptom free and have not consulted a *doctor* about the condition for a period of 12 months in a row (see exclusion 1. below).

The exclusions –what is not covered

Disability insurance benefit will not be paid for:

1. A medical condition that *you* had before *you* applied for cover under this policy (this is called a pre-existing medical condition). A pre-existing medical condition means any condition, injury, illness, disease or related condition and/or associated symptoms, whether diagnosed or not, which in the 12 month period immediately before the *start date* shown in *your* personal insurance schedule:
 - *you* knew about, or should reasonably have known about or
 - *you* had seen, or arranged to see, a *doctor* about.This exclusion will not apply once *you* have been symptom-free and have not consulted a *doctor* or sought treatment or advice for the same condition for 12 months in a row.
2. Backache unless there is additional medical evidence of abnormality (for example an MRI scan or X-ray) or *your doctor* can provide evidence that a specialist consultant has confirmed that *your* back condition is medically abnormal.
3. Any condition caused or aggravated by any psychiatric illness or any mental, nervous or stress related disorder, unless *you* are receiving care and attention from a psychiatric specialist or psychiatric nurse.
4. Deliberate self-inflicted bodily injury or alcohol or drug abuse.
5. War, invasion, acts of foreign enemies, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion, terrorist activity of any kind.
6. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.

How the policy pays out for disability claims

Claim date

The date *your* claim starts, this is the date *you* are first issued with a medical certificate by a *doctor*.

Payment of Benefit

If *you* have not selected an optional *excess period*, once *you* have been *disabled* for 30 days in a row from the *claim date*, *you* will receive one full *monthly benefit* payment. For each further day *you* are *disabled* *you* will receive 1/30th of *your monthly benefit* until the first of the events listed below.

If *you* have selected an optional *excess period* (as shown on *your* schedule) *you* will not be entitled to any benefit until the *excess period* has expired. After that, *you* will receive 1/30th of the *monthly benefit* for each further day *you* are *disabled* until the first of the following happens:

1. *you* return to *work*,
2. *you* are paid the *maximum claim amount* (see below),
3. *your* 65th birthday,
4. *you* retire from *work* and do not plan to *work* again, or

The administrators will make payments directly to *you* in 30 day intervals, providing *you* continue to provide satisfactory proof that *you* are still *disabled*.

Please note that the premium instalments must continue to be paid until the *renewal date*.

The maximum claim amount

The most *you* will be paid for each new and separate claim event is 12 *monthly benefits*.

If your claim changes

If *you* are insured for both *disability* and *unemployment* and the reason why *you* are claiming changes from *disability* to *unemployment* this will not be treated as a new claim but will be treated as a continuation of the original claim and the *maximum claim amount* will apply to the claim as a whole.

Making further claims

If *you* return to *work* before the *maximum claim amount* has been paid but find *you* need to claim again, the way the insurer treats the next period of *disability* depends on how long *your* return to *work* lasted:

- If *you* return to *work* for less than three months in a row the next claim will be treated as part of the original claim. Any benefit already paid will count towards the *maximum claim amount*.
- If *you* return to *work* for three months in a row or more, any future *disability* will be treated as a completely new claim. *You* will again be entitled to the *maximum claim amount*.

When you have been paid the maximum claim amount

After the *maximum claim amount* for a *disability* claim has been paid, *you* need to return to *work* for six months in a row before *you* can claim for the same or a related condition – or for one month if the next *disability* is totally unrelated.

How to make a claim

Step one – how to notify your claim

Read this policy first so that *you* are satisfied that *you* are covered for the claim *you* want to make. Read any exclusions that may apply and make sure *you* understand them.

Contact the administrators for a claim form. Please have *your* policy number to hand, *you* can find this in *your* personal insurance schedule.

If *you* are not sure whether *you* can claim, please contact the administrators who will be happy to help *you*.

Step two – after your claim is notified

The administrators will send *you* a claim form, which should then be completed and returned as soon as possible. The administrators will then handle *your* claim directly with *you*.

The claim form includes helpful information about the documents *you* need to send in and what *you* should do during *your* claim. Please read the notes carefully as they will help *your* claim to be handled fairly and promptly. If *you* need any help to fill in the claim form, please talk to the administrators.

Step three – the claims procedure

The table that follows is a guide to help *you* understand what *you* need to do throughout *your* claim and the documents *you* may need to provide.

Following the procedure and any instructions or advice *you* are given by the administrators will help *your* claim to run smoothly. If *you* do not follow the procedure and any other instructions or advice you are given *your* claim may be delayed or remain unpaid.

Important – costs you have in providing proof as part of your claim

The cost of providing proof of *your* claim is *your* responsibility. However, if the insurer requires more than just medical certificates from *your* doctor, the cost of any medical examiner's fee for any additional medical or psychiatric examinations *you* are asked to attend will be paid for by the insurer.

What you need to do to make a disability claim

1	See a <i>doctor</i> .
2	Contact the administrators within 30 days and ask for a claim form.
3	Complete the claim form and send it to the administrators.
4	<ul style="list-style-type: none">• Throughout <i>your</i> claim <i>you</i> need to show that <i>you</i> are certified by a <i>doctor</i> as unfit for <i>work</i>.• The administrators will send <i>you</i> a continuation claim form each month which includes a declaration that <i>you</i> have not <i>worked</i> between claim payments.

What documents you may need to produce

1	Completed claim form (this is essential).
2	<ul style="list-style-type: none">• Medical certificates for the period <i>you</i> are claiming.• For claims in respect of back disorders and mental or nervous disorders <i>you</i> will need to supply suitable evidence from an appropriate specialist.
3	Continuation claim form (provided by the administrators).

Section four – Renewing or cancelling your policy

Cancellation or amendment by the insurer – your rights

How your policy renews

Your policy is an annual contract. The administrators will contact *you* at least 30 days prior to the *renewal date* and advise *you* of the premium and terms and conditions that will apply for the following year. Your policy will renew automatically and the administrators will continue collecting premiums unless *you* notify them that *you* wish to cancel the policy. *You* will have 30 days after the renewal date to cancel the policy and receive a refund as described in Section one.

How long cover lasts

Automatic cancellation

Your cover ends automatically when any of the following happens

- non-payment of the premium instalment when due,
- *your* 65th birthday. However, where *you* have a valid claim in progress on this date, or if any event has occurred prior to this date which leads to a valid claim, the insurer will accept and/or continue to pay *your* claim until it would otherwise have ended under the terms and conditions of *your* policy. or
- *you* retire from *work* and have no intention of *working* again, or
- *you* no longer have a *mortgage*.

Cancellation by you

You can cancel cover at any time simply by writing to the administrators. No premium will be refunded if *you* cancel after the “cooling-off period” because the premium is paid by monthly instalments unless *you* have made a claim in the current *period of cover* in which case all instalments must be made until the next *renewal date*. The administrators may, at their discretion, deduct the outstanding premium instalments from any claim.

Change of circumstances

The insurers recommend that *you* review *your* personal circumstances from time to time to make sure that this insurance is still suitable for *you* and that *you* would still be able to claim. If *you* want any advice about how any change in *your* personal circumstances will affect *your* cover *you* should contact the administrators.

Changing your policy

Please contact the administrators if *you* need to change the level of *monthly benefit*. They will tell *you* what to do. Please note that the *unemployment* exclusions 1, 2, 3 and 4 (in Section two), and the *disability* exclusion 1 (in Section three) will be re-applied to the increased level of benefit, from the date that the increase becomes effective.

Your rights if the insurer cancels or changes your policy

The insurers may only change the terms or conditions of this policy (including the premium payable) at the *renewal date*. They must give at least 30 days written notice of such change sent to *your* last known address.

The insurer may terminate cover at the *renewal date* under this policy by giving not less than 30 days written notice to *you* at *your* last known address. Termination by the insurer will not affect the insurer’s liability for events occurring during the *period of cover* which may give rise to a claim.

Section five

The administrators

Customer service and complaints

The administrators

Direct Group Limited has been appointed as the administrators for **Uinsure MPPI**. They have been chosen because they are specialists in this type of insurance with many years of experience and will give *you* all the help and advice *you* need throughout the lifetime of *your* policy.

The administrators will be there to

- answer any questions *you* have about the insurance cover and terms,
- collect *your* monthly premiums and
- deal with *your* claim.

The contact details are

Direct Group Limited
Quay point
Lakeside Boulevard
Doncaster
DN4 5PL

Telephone: 0344 412 4095 (All calls are recorded for training, compliance and claims purposes)

If *you* have any disability that makes communication difficult, please tell them and they will be pleased to help.

Customer complaints

Our aim is to provide you with a high quality service at all times, although we do appreciate that there may be instances where you feel it is necessary to lodge a complaint.

If you do wish to complain, please note the 3 steps below, along with the relevant contact details for each step.

Please take special note however that should you wish to direct your complaint directly to Lloyd's in the first instance, you may do so by using the contact information referenced in Step 2 below.

Step 1:

In the first instance, please direct it to:

Direct group Limited
Direct Group Limited
Quay point
Lakeside Boulevard
Doncaster
DN4 5PL
Telephone: 0344 412 4095

Step 2:

Should you remain dissatisfied with the outcome of your complaint from Direct Group Limited your legal rights are not affected, and you may refer your complaint to Lloyd's. Lloyd's contact information is:

Complaints at Lloyd's

Fidentia House
Walter Burke Way
Chatham Maritime
Kent

ME4 4RN

Tel: +44 (0)20 7327 5693

Email: complaints@lloyds.com

Website: www.lloyds.com/complaints

Details of Lloyd's complaints procedure are set out in a leaflet "Your Complaint - How We Can Help", which is available at the website address above. Alternatively, you may ask Lloyd's for a hard copy.

Step 3:

If you remain dissatisfied after Lloyd's has considered your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service. The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and businesses providing financial services.

The contact information is:

Financial Ombudsman Service

Exchange Tower

London

E14 9SR

Tel: 0800 0234 567 (calls to this number are free on mobile phones and landlines).

Tel: 0300 1239 123 (calls to this number cost no more than calls to 01 and 02 numbers).

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

Section six

The insurer

Regulatory and legal information

The insurer

Uinsure MPPI is underwritten by Lloyd's Syndicates 4444/958. The Lloyd's Managing Agent for Lloyd's Syndicates 4444/958 is Canopus Managing Agents Limited and is entered in the Register of Lloyd's Managing Agents. Registered Office: Canopus Managing Agents Limited, Gallery 9, One Lime Street, London, EC3M 7HA. Registered in England no. 01514453.

Financial Conduct Authority Registrations

Canopus Managing Agents Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

Uinsure Limited is authorised and regulated by the Financial Conduct Authority and entered on its register under number 463689.

The administrators, Direct Group Limited, are authorised and regulated by the Financial Conduct Authority and entered on its register under number 307332.

The Financial Services Compensation Scheme

The insurers are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if the insurers are unable to meet their obligations to you under this contract.

Further information can be obtained from The Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St. Botolph Street, London EC3A 7QU. Tel: 0800 678 1100 (Freephone) or 020 7741 4100. Website: www.fscs.org.uk

Data Protection Notice

Any information provided by you or regarding you will be processed by the insurers in compliance with the provisions of the Data Protection Act 1998 for the purpose of providing insurance and handling claims. This may require you to provide such information to third parties.

All phone calls relating to applications and claims may be monitored and recorded and the recordings used for fraud prevention and detection, training and quality control purposes.

Subject to the provisions of the Data Protection Act 1998, you are entitled to receive a copy of the information the insurers hold about you. You may be charged a fee for this. Such requests should be made to:

The Data Protection Officer
Canopus Managing Agents Limited
Gallery 9
One Lime Street
London
EC3M 7HA.

Any information you give will be used by Canopus Managing Agents Limited and it may also share this information with other group companies.

For more information on the Data Protection Act you may also write to the Office of the Information Commissioner at:

Wycliffe House
Water Lane
Wilmslow
Cheshire
SK9 5AF
Tel: 0303 123 1113
Email: casework@ico.org.uk

Law applicable

Your cover is subject to English Law unless you and the insurers agree otherwise. This document is written in English and all communications about it will be conducted in English.

Safeguarding your premium and claim payments

All premium payments from *you* and due to the insurer for this policy will be held by the administrators on behalf of the insurer. The administrators will also hold any premium refund that is due to *you* from the insurer together with any claim benefits that are due to *you* from the insurer.

In this capacity the administrators are acting as an authorised agent of the insurer. This means that once a premium is paid to the administrators it is deemed to have been received by the insurer and that all claims benefits and premium refunds from the insurer are not deemed to have been paid until *you* have actually received them.

Important information you have given us

In deciding to accept this insurance and in setting the terms and premium, we have relied on the information you have given us. You must take reasonable care to provide complete and accurate answers to the questions we ask when you take out, make changes to, and renew (if applicable) your policy. If the information provided by you is not complete and accurate:

- we may cancel your policy and refuse to pay any claim, or;
- we may not pay any claim in full, or;
- we may revise the premium and/or change any excess; or;
- the extent of the cover may be affected.

We will write to you if we:

- intend to cancel your policy; or
- need to amend the terms of your policy; or require you to pay more for your insurance.

Sanctions

We shall not provide any benefit under this contract of insurance to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.

Section seven

Policy definitions

The words and phrases listed below have the same meaning wherever they appear in this policy and are shown in *italic type*.

“*carer*” being a full-time carer and in receipt of Carer’s Allowance from the Department for Work and Pensions.

“*claim date*” the date *your* claim starts

- for *disability* claims it is the date *you* are first issued with a medical certificate by a *doctor*
- for *unemployment* claims it is the date *you* first register with an Employment Office in the United Kingdom (or any other Office acceptable to the insurer) as *unemployed*. Please note that if *you* receive a payment instead of completing a notice period *your* claim cannot start until that notice period ends, whether or not *you* have already registered as *unemployed*. If *your unemployment* claim is due to *you* giving up *work* to become a full-time *carer*, it is the effective date shown on *your* Award Notice.

“*compulsory redundancy*” receiving written notice from *your* employer that the *permanent contract* of employment *you* held is being terminated against *your* wishes because either:

- *your* employer has stopped trading (or soon will do) either totally or just in the place they employed *you*;
or
- *your* employer has decided that the specific job *you* do for them is (or soon will be) no longer needed. (Please remember that if *you* take voluntary redundancy *you* will not be able to claim.)

“*disability/disabled*” being unfit to *work* because of an accident or illness. This must be certified by a *doctor* and leave *you* totally unable to carry out *your* normal occupation.

“*doctor*” a Registered Medical Practitioner in the United Kingdom or any other physician acceptable to the insurer.

“*excess period*” the period of time immediately after the 30 day claim waiting period during which no benefit is payable. This will be either 30 or 60 days as selected by *you* and shown on *your* personal insurance schedule.

“*existing mortgage*” a *mortgage* which began 30 days or more before the *start date*.

“*fixed-term contract*” a formal written contract of employment which is for a specific term.

“*initial exclusion period*” the period of time immediately after the *start date*. If *you* are taking out a *new mortgage* this period is 90 days. The period increases to 120 days if *your start date* is more than 30 days after the completion of *your mortgage*.

“*maximum claim amount*” the most *you* will be paid for each new and separate claim which is twelve *monthly benefits*.

“*monthly benefit*” the monthly amount payable when *you* have a valid claim. The amount will be confirmed in *your* personal insurance schedule. Also see *benefit limits* in Section one.

“*mortgage*” a loan secured on property.

“*new mortgage*” a *mortgage* which began less than 30 days before the *start date*.

“*permanent contract*” a formal written open ended contract of employment with no specific termination date and which could continue until *you* retire.

“*period of cover*” this is the period from the *start date* for 12 months and then a further 12 months as agreed at the *renewal date*.

“*renewal date*” the date one year after the *start date* of *your* policy when the administrators will contact *you* to agree a further *period of cover*.

“*self-employment/self-employed*” a sole trader, director or partner or a shareholder of 25% or more in a company which employs *you*. The insurers will also consider *you* to be *self-employed* if *you* are employed in a company or business where *your* husband, wife, person *you* live with as if *you* were married, civil partner, parent, child, brother or sister meet any of these conditions.

“start date” the date *your* cover starts as shown on *your* personal insurance schedule.

“Unemployment/unemployed” being without paid *work* through no fault of *your* own. This includes giving up *work* to become a *carer*.

“work/working” receiving payment for working at least 16 hours per week under a *permanent contract* or a *fixed-term contract*. It does not include *self-employment*.

you/your” the person covered by this insurance, who must be eligible and specified in the personal insurance schedule.