



# Income Protection insurance

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# Section 1: Definitions

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In this policy, the following words and phrases have the meaning given next to them. These words and phrases will start with capital letters wherever they appear.

**Active Employment** – Carrying out the usual activities of working in Your Employment.

**Carer / Caring** – You look after a member of Your Immediate Family on a full-time basis and have completed a Carer's Allowance claim pack and are either in receipt of or awaiting a Carer's Allowance from the Department for Work and Pensions.

**Carer's Allowance** – A taxable benefit paid by the Department for Work and Pensions to an informal Carer.

**Chronic Condition** – A sickness, disease or injury which has at least one of the following characteristics:

- it continues indefinitely;
- it is constant and is controlled rather than cured;
- it has symptoms which recur and have required consultation, treatment or care in the past; or
- it requires long-term monitoring or treatment, consultations, check-ups, examinations or tests.

**Contract Worker** – Employed on a contract for a specific term or undertaking for at least 12 months duration.

**Disability** –

- Any accident or sickness which happens after the Start Date which stops You from working in your Employment and is certified by a Doctor.
- Any complication of pregnancy which is diagnosed by a Doctor or consultant who specialises in obstetrics which happens after the Start Date which stops You from working in your Employment and is certified by a Doctor.

We will not classify Normal Pregnancy (including multiple pregnancy) or childbirth, including delivery by Caesarean section or any other medically or surgically assisted delivery which does not cause medical complications, as Disability.

**Doctor** – A medical practitioner who is registered with the General Medical Council in the UK, and is not You, Your spouse, Your partner or a relative.

**Employed/Employment/Work** – Permanent paid employment, including Self-Employment, of at least 16 hours per week.

**FirstAssist** – FirstAssist Insurance Services Limited.

**Gross Monthly Income** –

- If You are an employee, Your average monthly gross taxable earnings for the 12 months immediately preceding the Start Date, the date of any subsequent increase in Monthly Benefit, or the start date of a claim.

- If You are Self-Employed, the monthly average of the annual income You declared to HM Revenue & Customs on Your self-assessment return for the tax year preceding the Start Date, the date of any subsequent increase in Monthly Benefit, or the start date of a claim.

If You have been working for less than 12 months on the Start Date the average will be based on the number of months You have worked.

**Immediate Family** – Your spouse, civil partner, live in partner, children and parents.

**Insurer, Our, Us, We** – Great Lakes Reinsurance (UK) PLC.

**Month** – Any 30 day period.

**Monthly Benefit/Benefit** – The amount shown on Your schedule, up to 50% of Your Gross Monthly Income or £1000, whichever is the lesser.

**Normal Pregnancy** – Symptoms, or a combination of minor symptoms, which usually accompany pregnancy and which are generally of a minor and/or temporary nature which do not represent a medical hazard to mother or baby.

**Self-Employed/Self-Employment** – Carrying on a business in the United Kingdom alone or as a partner in a partnership, controlling a company either alone or with others, or working for a company in which a person who is a member of Your Immediate Family has control (either alone or with others) over the company.

**Start Date** – 00.01a.m. on the date this policy commences as shown on Your schedule.

**Temporary Work** – Employment for an indefinite period which is not intended to be permanent. Employment of this nature via an employment agency is considered to be Temporary Work.

**Unemployed/Unemployment** – Being out of Work, registered as unemployed with Jobcentre Plus (in Great Britain), or the equivalent government agency in Northern Ireland. You must be available and actively looking for Employment.

**Waiting Period** – The minimum number of consecutive days of Disability, Unemployment or being a Carer, which You have to wait before Your entitlement to Benefit commences as shown in Your schedule.

**You, Your, Insured Person** – The Insured Person named on Your schedule.

## Section 2: Introduction

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This policy wording explains the benefits, terms and exclusions of Your Income Protection insurance and shows that provided You are eligible and have paid the monthly insurance premium You are covered.

Please read this policy and Your schedule carefully and make sure You are eligible (please see Section 4 Eligibility), that the policy meets Your needs, and that You know what the policy does and does not cover. The cover You have selected is shown in Your schedule.

There are three levels of cover:

- Disability Cover. (See Section 5)
- Unemployment Cover. (See Sections 6 and 7)
- Disability & Unemployment Cover. (See Sections 5, 6 and 7)

There are four Waiting Period options

<b>Waiting Period</b>	<b>First Monthly Benefit payable</b>
90 days Waiting Period	121st day
60 days Waiting Period	91st day
30 days Waiting Period	61st day
30 days Waiting Period (Back to Day One)	31st day

### **Cooling-off period**

We hope that You will be happy with Your insurance policy. However, if this policy does not meet Your needs You have 30 days from the date You received Your policy documents to cancel the policy and get a full refund. (We will not give You a refund if You have made a claim or an incident has happened where You could make that claim.)

If You have any queries regarding Your policy, please call FirstAssist on: 0870 160 3015. For Your protection calls may be recorded and may be monitored.

## **Section 3: The insurance contract**

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This policy is a legal contract between You and Us. The policy, Your schedule and any endorsements make one document and You should read them together.

Your part of the contract is based on the information You gave Us when You completed Your application.

Our part of the contract is that We will provide the cover set out in this policy, provided You pay the premium and meet all the conditions.

If You do not meet Your part of the contract, We may turn down a claim or You may find that You do not have any cover.

The laws of England and Wales, Scotland and Northern Ireland allow us both to choose the law which will apply to this contract. We have chosen Scottish law to apply if You live in Scotland and the law of England and Wales to apply if You live elsewhere in the United Kingdom. The language used in this policy and any communications relating to it will be in English.

The insurer is Great Lakes Reinsurance (UK) PLC. Registered in England and Wales No 2189462.

Registered Office at: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ. Authorised and regulated by the Financial Services Authority.

The policy is administered on behalf of the insurer by FirstAssist Insurance Services Limited, Registered in England & Wales No 04617110. Registered Office at Marshall's Court, Marshall's Road, Sutton, Surrey, SM1 4DU. Authorised and regulated by the Financial Services Authority.

This policy is issued for an initial period of one month from the Start Date and will automatically continue on payment of each month's premium as it falls due until cover under Your policy terminates or is cancelled, as described in Section 9.

## Section 4: Eligibility

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You are eligible for this policy provided that on the Start Date of the policy You:

- are aged 18 or over and under 65;
- are living and working permanently in the United Kingdom;
- are in Employment;  
and (If You select Disability & Unemployment Cover or Unemployment Cover)
- are not aware of any impending unemployment, whether or not You have received official notice, and Your employer has not announced any job losses, departmental or company restructure, or a merger with another company.

If You select Disability & Unemployment Cover or Unemployment Cover, and You are a Contract Worker. You are still eligible for cover however exclusions (vi) and (vii) in Section 6 may apply.

## Section 5: Disability cover

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**This Section only applies if Your schedule shows You have selected either Disability Cover or Disability & Unemployment Cover**

### **What We will cover**

#### **If Your schedule shows You have selected a 90 Days Waiting Period**

If You cannot Work for at least 90 days in a row, because of Disability, an amount equal to 1/30th of the Monthly Benefit will become payable for each further day of Your Disability starting from the 91st day; or

#### **If Your schedule shows You have selected a 60 Days Waiting Period**

If You cannot Work for at least 60 days in a row, because of Disability, an amount equal to 1/30th of the Monthly Benefit will become payable for each further day of Your Disability starting from the 61st day; or

### **If Your schedule shows You have selected a 30 Days Waiting Period**

If You cannot Work for at least 30 days in a row, because of Disability, an amount equal to 1/30th of the Monthly Benefit will become payable for each further day of Your Disability starting from the 31st day.

We will continue to pay Benefit until:

- You return to Active Employment;
- We have paid the maximum of 12 Monthly Benefit payments; or
- cover ends as described in Section 9;

whichever happens first.

Benefit will be paid on a monthly basis if You have been off Work for a full Month. If You return to Work before a full Month has passed, We will pay You an amount equal to 1/30th of the Monthly Benefit for each day You have been off Work up until the day You return to Work.

For example

Customer A has selected a 60 Days Waiting Period and a monthly benefit of £500, and was unable to work for 105 days due to sickness. The first 60 days are not covered. They would receive benefits for the remaining 45 days, totalling £750.

### **If Your schedule shows You have selected a 30 Days Waiting Period (Back to Day One)**

If You cannot Work for at least 30 days in a row, because of Disability, an amount equal to 1/30th of the Monthly Benefit will become payable for each day of Your Disability until:

- You return to Active Employment;
- We have paid the maximum of 12 Monthly Benefit payments; or
- cover ends as described in Section 9;

whichever happens first.

Benefit will be paid on a monthly basis if You have been off Work for a full Month. If You return to Work before a full Month has passed, We will pay You an amount equal to 1/30th of the Monthly Benefit for each day You have been off Work up until the day You return to Work.

For example

Customer A has selected a 30 Days (Back to Day one) Waiting Period and a monthly benefit of £500, and was unable to work for 105 days due to sickness. They would receive benefits for 105 days, totalling £1,750.

If there are less than three consecutive months of Active Employment between two periods of Disability, We will classify those two periods as one continuous period of Disability and pay up to an aggregate of 12 Monthly Benefit payments in total. We will not pay Benefit for the time You were working between the two periods. Only one Waiting Period will be applied.

For example

Customer B has received three monthly benefits and returned to work, but within three months they are unable to work again due to disability, either the same cause or a new one. This is treated as a continuation of the previous claim. They will not have to go through the waiting period before benefits become payable again. As they have already received three monthly benefits for the earlier period, the maximum payable for the second period will be nine monthly benefits.

If a period of Disability is immediately followed by a period of Unemployment or Caring or a period of Unemployment or Caring is immediately followed by a period of Disability, We will classify these two periods as one continuous claim and pay up to an aggregate of 12 Monthly Benefit payments in total. Only one Waiting Period will be applied.

After the maximum of 12 Monthly Benefit payments have been paid for any period of Disability, further claims for Disability will only be considered under the following circumstances:

- If the reason for claiming is as a result of the same cause, there must have first been six months Active Employment.
- If the reason for claiming is as a result of a new cause, there must have first been one months Active Employment.

If You have selected Disability and Unemployment Cover, You cannot claim for Disability and Unemployment or Caring at the same time.

If You qualify for a Disability claim but continue to receive an income from Your Employment, the Monthly Benefit will be reduced so that the total of gross income received from Your Employment and the Benefits payable, does not exceed 50% of Your Gross Monthly Income.

### **What We will not cover**

#### **This policy does not cover any period of Disability:**

- i) which occurred before the Start Date;
- ii) resulting from any Chronic Condition from which You knowingly suffered on or before the Start Date;
- iii) as a result of any medical condition for which treatment had been given or diagnosis had been made or investigations commenced during the 12 months immediately before the Start Date and which comes back within 24 months after the Start Date. (This exclusion will not be applied after 24 months have passed without treatment or advice for that medical condition.);
- iv) resulting from spinal and related conditions unless there is radiological medical evidence of abnormality confirmed by a Doctor;
- v) resulting from stress, anxiety and depression, unless diagnosed by a member of the Royal College of Psychiatrists;

- vi) which is a result of intentional self-inflicted injuries;
- vii) which is a result of taking alcohol or drugs, (unless they are taken under the direction of a Doctor and are not for the treatment of drug addiction);
- viii) as a result of You being detained in prison under the direction of a court of law. (This will not apply if You are later acquitted); or
- ix) arising from war (whether declared or not), military duty in peacekeeping operations outside the United Kingdom, invasion, riot as an active participant, revolution or any similar event.

For the purposes of exclusions ii) and iii) above, if You:

- for the 6 continuous months immediately before the Start Date;
  - held a policy with another insurer providing Disability cover, that was replaced by this policy; and
  - under which You had not made a claim in the 24 months before the Start Date,
- Start Date shall then mean the date Your previous policy commenced. This will only apply in respect of the corresponding amount of Monthly Benefit provided by Your previous policy. In the event of a claim You will need to provide Us with a copy of Your previous policy and proof of premium payment that show Your policy was up to date at the Start Date of this insurance.

## Section 6: Unemployment cover

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**This Section only applies if Your schedule shows You have selected either Unemployment Cover or Disability & Unemployment Cover**

### **What We will cover**

#### **If Your schedule shows You have selected a 90 Days Waiting Period**

If You become Unemployed and cannot Work for at least 90 days in a row, an amount equal to 1/30th of the Monthly Benefit will become payable for each further day of Your Unemployment starting from the 91st day; or

#### **If Your schedule shows You have selected a 60 Days Waiting Period**

If You become Unemployed and cannot Work for at least 60 days in a row, an amount equal to 1/30th of the Monthly Benefit will become payable for each further day of Your Unemployment starting from the 61st day; or

#### **If Your schedule shows You have selected a 30 Days Waiting Period**

If You become Unemployed and cannot Work for at least 30 days in a row, an amount equal to 1/30th of the Monthly Benefit will become payable for each further day of Your Unemployment starting from the 31st day.

We will continue to pay Benefit until:

- You return to Work;

- We have paid the maximum of 12 Monthly Benefit payments; or
  - cover ends as described in Section 9;
- whichever happens first.

Benefit will be paid on a monthly basis if You have been off Work for a full Month. If You return to Work before a full Month has passed, We will pay You an amount equal to 1/30th of the Monthly Benefit for each day You have been off Work up until the day You return to Work.

For example

Customer A has selected a 30 Days Waiting Period and a monthly benefit of £300, and was unemployed for 75 days. The first 30 days are not covered. They would receive benefits for the remaining 45 days, totalling £450.

**If Your schedule shows You have selected a 30 Days Waiting Period (Back to Day One)**

If You become Unemployed and cannot Work for at least 30 days in a row, an amount equal to 1/30th of the Monthly Benefit will become payable for each day of Your Unemployment until:

- You return to Work;
  - We have paid the maximum of 12 Monthly Benefit payments; or
  - cover ends as described in Section 9;
- whichever happens first.

Benefit will be paid on a monthly basis if You have been off Work for a full Month. If You return to Work before a full Month has passed, We will pay You an amount equal to 1/30th of the Monthly Benefit for each day You have been off Work up until the day You return to Work.

For example

Customer A has selected a 30 Days (Back to Day one) Waiting Period and a monthly benefit of £300, and was unemployed for 75 days. They would receive benefits for 75 days, totalling £750.

We will not classify as Unemployment any period for which You receive payment instead of working Your notice (i.e. payment in lieu of notice). After this period, You then have to be Unemployed for the Waiting Period before You will be able to make a claim.

If there are less than three consecutive months of Employment between two periods of Unemployment, We will classify those two periods as one continuous period of Unemployment and pay up to an aggregate of 12 Monthly Benefit payments in total. We will not pay Benefit for the time You were working between the two periods. Only one Waiting Period will be applied.

For example

Customer B has received two monthly benefits and returned to work, but within three months they become unemployed again. This is treated as a continuation of the previous claim. They will not have to go through the waiting period before benefits become payable again. As they have already received two monthly benefits for the earlier period, the maximum payable for the second period will be ten monthly benefits.

If a period of Unemployment is immediately followed by a period of Disability or Caring or a period of Disability or Caring is immediately followed by a period of Unemployment, We will classify these two periods as one continuous claim and pay up to an aggregate of 12 Monthly Benefit payments in total. Only one Waiting Period will be applied.

After the maximum of 12 Monthly Benefit payments have been paid for any period of Unemployment or Caring, further claims for Unemployment or Caring will only be considered if there has first been six consecutive months Employment.

You cannot claim for Disability and Unemployment or Caring at the same time.

If during a claim for Unemployment You take Temporary Work, Your claim will be suspended for the period of Temporary Work.

If You qualify for an Unemployment claim but continue to work part-time You will be entitled to a proportion of Your Monthly Benefit. We work this out according to the proportions of Your average gross income received from all jobs before Your claim.

## **What We will not cover**

### **This policy does not cover any period of Unemployment:**

- i) which occurred before the Start Date;
- ii) which you receive notification of, or which commences, within 120 days after the Start Date;
- iii) if You were not in Employment for six consecutive months prior to Your first Unemployment claim;
- iv) which You knew to be impending at the Start Date, whether or not You had received official notice;
- v) which arises from any programme of job losses, any departmental or company restructure, or merger with another company, announced by Your employer before the Start Date or within 120 days after the Start Date;
- vi) if You are a Contract Worker, which results from the natural expiry of a fixed-term contract unless:
  - immediately prior to Your claim, You were Employed on an annual contract which has been renewed at least once;
  - immediately prior to Your claim, You have been Employed on a contract with the same employer for a period of 24 months; or
  - immediately prior to the commencement of Your fixed-term contract, You were Employed on a permanent basis by the same employer.(This exclusion will not be applied if You are Self-Employed.);
- vii) if You are a Contract Worker and Your contract is terminated early, any period of Unemployment beyond the date Your contract would have otherwise naturally expired;

- viii) which results from You voluntarily leaving Your Employment unless as a result of constructive dismissal;
- ix) due to a normal or seasonal occurrence or which is a regular feature of Your Employment;
- x) after a period of casual, temporary or occasional work;
- xi) which results from misconduct leading to Your dismissal;
- xii) as a result of You being detained in prison under the direction of a court of law. (This will not apply if You are later acquitted);
- xiii) resulting from any Chronic Condition from which You knowingly suffered on or before the Start Date;
- xiv) as a result of any medical condition for which treatment had been given or diagnosis had been made or investigations commenced during the 12 months immediately before the Start Date and which comes back within 24 months after the Start Date. (This exclusion will not be applied after 24 months have passed without treatment or advice for that medical condition.);
- xv) which is a result of intentional self-inflicted injuries;
- xvi) which is a result of taking alcohol or drugs, (unless they are taken under the direction of a Doctor and are not for the treatment of drug addiction); or
- xvii) arising from war (whether declared or not), military duty in peacekeeping operations outside the United Kingdom, invasion, riot as an active participant, revolution or any similar event.

For the purposes of exclusions ii) and v) above, the 120 day initial exclusion period for Unemployment cover will be waived, if You:

- for the 6 continuous months immediately before the Start Date;
- held a policy with another insurer providing Unemployment cover, that was replaced by this policy; and
- under which You had not made a claim in the 24 months before the Start Date.

Start Date shall then mean the date Your previous policy commenced. This will only apply in respect of the corresponding amount of Monthly Benefit provided by Your previous policy. In the event of a claim You will need to provide Us with a copy of Your previous policy and proof of premium payment that show Your policy was up to date at the Start Date of this insurance.

## Section 7: Carer cover

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**This Section only applies if Your schedule shows You have selected either Unemployment Cover or Disability & Unemployment Cover**

### **What We will cover**

### **If Your schedule shows You have selected a 90 Days Waiting Period**

If You voluntarily leave Your Work to become a Carer for at least 90 days in a row, We will pay an amount equal to 1/30th of the Monthly Benefit for each further day You are a Carer starting from the 91st day; or

### **If Your schedule shows You have selected a 60 Days Waiting Period**

If You voluntarily leave Your Work to become a Carer for at least 60 days in a row, We will pay an amount equal to 1/30th of the Monthly Benefit for each further day You are a Carer starting from the 61st day; or

### **If Your schedule shows You have selected a 30 Days Waiting Period**

If You voluntarily leave Your Work to become a Carer for at least 30 days in a row, We will pay an amount equal to 1/30th of the Monthly Benefit for each further day You are a Carer starting from the 31st day.

We will continue to pay Benefit until:

- You cease to be a Carer;
- We have paid the maximum of 12 Monthly Benefit payments; or
- cover ends as described in Section 9;

whichever happens first.

Benefit will be paid on a monthly basis if You have been a Carer for a full Month. If You cease to be a Carer before a full Month has passed, We will pay You an amount equal to 1/30th of the Monthly Benefit for each day You have been a Carer.

### **If Your schedule shows You have selected a 30 Days Waiting Period (Back to Day One)**

If You voluntarily leave Your Work to become a Carer for at least 30 days in a row, We will pay an amount equal to 1/30th of the Monthly Benefit for each day You are a Carer until;

- You cease to be a Carer;
- We have paid the maximum of 12 Monthly Benefit payments; or
- cover ends as described in Section 9;

whichever happens first.

Benefit will be paid on a monthly basis if You have been a Carer for a full Month. If You cease to be a Carer before a full Month has passed, We will pay You an amount equal to 1/30th of the Monthly Benefit for each day You have been a Carer.

If there are less than three consecutive months of Employment between two periods of Caring, We will classify those two periods as one continuous period of Caring and pay up to an aggregate of 12 Monthly Benefit payments in total. We will not pay Benefit for the time You were working between the two periods. Only one Waiting Period will be applied.

If a period of Caring is immediately followed by a period of Disability or Unemployment or a period of Disability or Unemployment is immediately followed by a period of Caring, We will classify these two periods as one continuous claim and pay up to an aggregate of 12 Monthly Benefit payments in total. Only one Waiting Period will be applied.

After the maximum of 12 Monthly Benefit payments have been paid for any period of Caring or Unemployment, further claims for Caring or Unemployment will only be considered if there has first been six consecutive months Employment.

You cannot claim for Disability and Unemployment or for Caring at the same time.

### **What We will not cover**

#### **This policy does not cover any period of being a Carer:**

- i) if at the Start Date We reasonably believe You were aware of the need, or likely need at any time in the future, for a member of Your Immediate Family to require a Carer;
- ii) if within the first 120 days of the Start Date You apply for a Carer's Allowance, or are notified of receipt of a Carer's Allowance. (This exclusion will not be applied if the condition of the member of Your Immediate Family requiring a Carer was due to or caused by an unforeseen event happening after the Start Date.);
- iii) where the person You are caring for is not a member of Your Immediate Family; or
- iv) arising from war (whether declared or not), invasion, riot as an active participant, revolution or any similar event.

For the purposes of exclusion ii) above, the 120 day initial exclusion period for Carer cover will be waived, if You:

- for the 6 continuous months immediately before the Start Date;
  - held a policy with another insurer providing Carer cover, that was replaced by this policy; and
  - under which You had not made a claim in the 24 months before the Start Date,
- Start Date shall then mean the date Your previous policy commenced. This will only apply in respect of the corresponding amount of Monthly Benefit provided by Your previous policy. In the event of a claim You will need to provide Us with a copy of Your previous policy and proof of premium payment that show Your policy was up to date at the Start Date of this insurance.

## Section 8: Back to work assistance

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### **This Section only applies if Your schedule shows You have selected either Unemployment Cover or Disability & Unemployment Cover**

The benefits of Your policy includes an Unemployment telephone assistance service. This service is provided by an independent team of expert advisers. The costs of this service will be met by Us.

This service provides:

- Telephone advice and a "Back to Work" guide containing practical help and guidance on job seeking, CV preparation and interview techniques.
- Access to a job vacancy database that is updated daily with jobs that are not necessarily advertised.

In the event that We accept a claim under Section 6 Unemployment cover We will then arrange for an adviser to contact You.

## Section 9: Premium and termination of insurance

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### Premiums

Your premium is payable monthly by direct debit.

### Cancellation of Your insurance

- (i) Your cover and entitlement to Benefit will end automatically as soon as one of the following occurs:
  - You retire from Employment;
  - You reach the age of 65; or
  - You die.
- (ii) You may cancel this policy by giving FirstAssist 14 days' notice in writing at FirstAssist Insurance Services Limited, 1 Drake Circus, Plymouth PL1 1QH. You may be entitled to a refund of any premium You have paid for the period after the cancellation date provided You have not made a claim.
- (iii) Your cover will end automatically if You do not pay Your premium on the date it is due.
- (iv) In the event of fraud, We may cancel Your policy immediately and no refund of premiums will be given.
- (v) We may cancel this policy by giving You 90 days' notice in writing at Your last known address. If We do, any premium You have paid for the period after the cancellation date will be refunded. It may become necessary for Us to cancel Your policy due to:
  - You failing to disclose any material information to Us that is relevant to Your application for this policy or to any claim,
  - any actual or predicted legal or regulatory requirement,
  - an unforeseen increase in claims under all policies of the same type issued by Us, or
  - an unforeseen event that prevents Us from continuing to provide, or FirstAssist continuing to administer, Your policy.

If the policy is cancelled due to (i) above, no claim payments will be made after the date of cancellation.

If the policy is cancelled due to (ii), (iii) or (v) above, claim payments will be made for any valid claim which occurs before the cancellation date.

## Section 10: Changes

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### How We can change Your Policy

We will periodically review premium rates and policy terms and have the right to amend them to reflect:

- the increases or reduction in the claims experience from all of the policies of the same type issued by Us,
- changes in the general law or to the decisions of the Financial Ombudsman Service, or
- to meet regulatory requirements or to reflect new industry guidance and codes of practice which are there to raise standards of consumer protection.

We will give you notice of any changes that We have to make by giving You at least 60 days written notice at Your last known address.

If We make any alterations and You are unhappy with those changes, You can cancel Your policy as set out in Cancellation of Your insurance (ii) above.

### **How You can change Your Monthly Benefit**

The Monthly Benefit may be amended by contacting FirstAssist on 0870 160 3015. You will then be sent an amendment form to complete. For Your protection calls may be recorded and may be monitored.

Providing We accept Your application, the change will take effect from the date We accept the amendment form, provided that You are not receiving Monthly Benefit under the policy or You are aware of any impending claim.

### **What We will not cover following an increase in Monthly Benefits**

The following additional exclusions will apply to the increase in Monthly Benefit:

#### **Section 5 Disability cover and Section 6 Unemployment cover**

We will not pay the increase in Monthly Benefit for any claim caused by or resulting from any medical condition:

- which You knew about on or before the date You applied for the increase; or
- as a result of any medical condition for which treatment had been given or diagnosis had been made or investigations commenced during the 12 months immediately before the date You applied for the increase and which comes back within 24 months after the date You applied for the increase. (This exclusion will not be applied after 24 months have passed without treatment or advice for that medical condition.).

#### **Section 6 Unemployment cover**

We will not pay the increase in Monthly Benefit for any Unemployment claim where:

- Your Employment ends within 120 days of the date You applied for the increase; or
- You knew the Unemployment to be impending at the date You applied for the increase, whether or not You had received official notice.

#### **Section 7 Carer cover**

We will not pay the increase in Monthly Benefit for Caring where:

- on or before the date You applied for the increase We reasonably believe You were aware of the need, or likely need at any time in the future, for a member of Your Immediate Family to require a Carer; or

- within the first 120 days of the date You applied for the increase You apply for a Carer's Allowance, or are notified of receipt of a Carer's Allowance. (This exclusion will not be applied if the condition of the member of Your Immediate Family requiring a Carer was due to or caused by an unforeseen event happening after the Start Date.)

In some circumstances, the amount of Monthly Benefit You receive under this policy may affect Your entitlement to State benefit. Your local Jobcentre Plus will be able to provide You with more details.

### **Telling Us about changes in Your circumstances**

Please tell FirstAssist if any of Your circumstances change which may affect Your insurance. If You fail to do so, Your insurance may not be valid and We may not pay Your claim.

Examples of some changes You should tell FirstAssist about are:

- If Your Employment status changes
- If You change address

Please note that this is not a complete list. If You are not sure whether You need to tell FirstAssist about a change in circumstances, tell FirstAssist anyway.

## **Section 11: How to make a claim**

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If You need to make a claim, please call FirstAssist on 0870 160 3015. For your protection calls may be recorded and may be monitored. We will take the details of Your claim and advise You of the next steps. Please have Your policy number available when You call.

For a Disability claim Your Doctor will need to provide details. The start date of Your claim will be the date Your Doctor has certified You as unfit for Work.

For an Unemployment claim You should register with Jobcentre Plus as soon as You become Unemployed. The start date of Your claim will be the date You have registered with the Jobcentre Plus as being Unemployed.

If You are Self-Employed and You are making an Unemployment claim, You must provide proof that:

- You have involuntarily ceased trading and declared this to HM Revenue & Customs. You will be required to supply a copy of this notification to Us, and
- You are, registered as Unemployed with Jobcentre Plus (in Great Britain), or the equivalent government agency in Northern Ireland. You must be available and actively looking for Employment.

We may also require the name and address of Your accountant, if You have one.

If You are a Carer making a claim, We need satisfactory proof that You are required to look after a member of Your Immediate Family, that You have completed a Carer's Allowance claim pack and are either in receipt of or awaiting a Carer's Allowance.

- Correspondence should be sent to FirstAssist Insurance Services Limited, 1 Drake Circus, Plymouth PL1 1QH.
- When making a claim any proof required must be provided at Your expense.
- We reserve the right to make any enquiries relating to Your claim, contact Your employers or ask You to undergo an independent medical examination at Our expense.
- All claim payments will be made to Your bank account.
- If You or Your partner are eligible for any State benefit, You should advise Jobcentre Plus if You are also claiming under this policy. In some circumstances, the amount of Monthly Benefit You receive under this policy may affect Your entitlement to State benefit. Your local Jobcentre Plus will be able to provide You with more details.
- Benefits are subject to UK tax legislation that applies at the time of any claim. It is Your responsibility to declare any payments for the purposes of income tax, if legislation requires.

When You tell Us about circumstances which may or may not give rise to a claim, the information on Your application form and any other information You provide relating to these circumstances, will be put onto a register of claims, through which insurers share such information to prevent fraudulent claims. A list of participants and the name and address of the operator are available from FirstAssist on request.

Should You make any claim which is false or fraudulent in any respect, You will forfeit all rights under this policy, which will be cancelled from the start date of the claim. Any monies paid to You will be recovered and no refund of premium will be made.

### **Over Insurance**

We may ask You to provide the following:

- If you are an employee - salary slips or a P60 tax document.
- If you are Self Employed - bank statements or Your accounts.

In order to confirm your Monthly Benefit does not exceed 50% of Your Gross Monthly Income. In the event Your Monthly Benefit does exceed 50% of Your Gross Monthly Income, the Benefit payable will be reduced proportionately. You will receive a proportionate refund of premium.

### **Other Insurances**

We may ask You to provide details of other income, repayment or payment protection insurance policies under which You may also be claiming disability, unemployment or carer benefits. In these circumstances the Monthly Benefit will be reduced so that the total benefits paid, under all such insurances do not exceed 50% of Your Gross Monthly Income. You will receive a proportionate refund of premium.

## **Section 12: Customer service**

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You have the right to expect the best possible service and support. If FirstAssist has not delivered the service that You expected or You are concerned with the service provided, FirstAssist would

like the opportunity to put things right. If You feel we have fallen short of our standards, please contact FirstAssist.

Most problems can be resolved by speaking to the staff at FirstAssist directly responsible for the handling of Your policy, or claim. Initially, please raise Your concerns with them. They will do their best to address the problem and in our experience most issues can be resolved satisfactorily at this stage.

When You contact us, FirstAssist will fully investigate Your complaint, keep You informed of progress and do their utmost to resolve Your complaint.

If Your complaint is not resolved or if You are unhappy with the response, then You can progress Your complaint with the FirstAssist Customer Relations Team.

The Customer Relations Manager  
FirstAssist Insurance Services Limited  
1 Drake Circus

Plymouth, PL1 1QH

Telephone: 08457 585775. For Your protection calls may be recorded and may be monitored.

E.mail: [customerrelations.plymouth@firstassistinsurance.co.uk](mailto:customerrelations.plymouth@firstassistinsurance.co.uk)

FirstAssist will carry out a separate investigation and full review that will be concluded by the issuing of a final response letter. FirstAssist will issue their final response within eight weeks of Your original complaint. If it is not possible to issue a response within this timescale, FirstAssist will write to You explaining why.

### **What to do if You are still not satisfied.**

If You are still not satisfied with the response then You may be able to refer Your complaint to the Financial Ombudsman Service. You must approach the Financial Ombudsman Service within six months of the final response to Your complaint. We will remind You of the time limits in the final response.

Financial Ombudsman Service

South Quay Plaza

183 Marsh Wall

London

E14 9SR

Telephone: 0845 080 1800

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

We must accept the Ombudsman's final decision, but You are not bound by it and may take further action if You wish.

Your rights as a customer to take legal action remain unaffected by the existence or use of FirstAssist's complaints procedure. However the Financial Ombudsman Service may not adjudicate on any cases where litigation has commenced.

# Section 13: Financial Services Compensation Scheme (FSCS)

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Great Lakes Reinsurance (UK) PLC is covered by the Financial Services Compensation Scheme (FSCS). If they are unable to meet their obligations, you may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim. Further information is available from the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk) or by contacting them at 7th floor, Lloyds Chambers, Portsoken Street, London E1 8BN or by telephone on 0207 892 7300.

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