

# POLICY SUMMARY

## keyfacts

Some important facts about your insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read both your Certificate of Insurance and the Policy Terms and Conditions when you receive them, to make sure you understand the cover it provides. If there is any section you do not understand please ask your Financial Adviser to explain it to you.

### Insurer: Norwich Union Insurance Limited

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

You can be covered under this **Policy** if at the **Start Date**:

- You are a **UK Resident**,
- You are aged 18 or over and under 60,
- You have been continuously at work for 6 months prior to the **Start Date**,
- You have signed an **Agreement** (Mortgage Payment Protection only).
- You have an **Unsecured Loan** (for **Loan** Protection only).

### ABOUT YOUR COVER

FEATURES AND BENEFITS INCLUDED AUTOMATICALLY	SIGNIFICANT EXCLUSIONS OR LIMITATIONS	POLICY SECTION
Cover for Accident or Sickness	<p>An Accident or Sickness-</p> <p>(a) for which <b>You</b> received medical treatment from and attendance upon <b>You</b> by a <b>Doctor</b> or <b>Consultant</b> in the period of 12 months up to and including the <b>Start Date</b>, or</p> <p>(b) of which <b>You</b> were aware (including those disclosed on the application form) or of which <b>You</b> should have been aware in the period of 12 months up to and including the <b>Start Date</b>.</p> <ul style="list-style-type: none"> <li>• A chronic or continuing medical condition that <b>You</b> were aware of at the <b>Start Date</b>.</li> <li>• <b>Your Disability</b> arises from stress, anxiety, depression or any mental or nervous disorder or dysfunction unless the condition has been diagnosed by a <b>Consultant</b> Psychiatrist and <b>You</b> are under continued supervision of and receiving treatment from a <b>Consultant</b> Psychiatrist</li> <li>• <b>Your Disability</b> is due to or arises from pregnancy, childbirth, miscarriage or abortion</li> <li>• <b>Your Disability</b> arises directly or indirectly from a back-related condition where there is no physical or radiological evidence of a medical abnormality unless a <b>Consultant</b> certifies that the condition prevents <b>You</b> from working.</li> <li>• <b>Your Disability</b> arises from medical operations or treatments that are not medically necessary, including cosmetic or beauty treatments.</li> </ul> <p>The <b>Monthly Benefit</b> will be reduced by an amount equal to</p> <p>a) all monies received from Employment or self employment, either full time or part time, while still off <b>Work</b></p> <p>b) all monies due from In Biz or any similar schemes</p> <p>c) all benefits payable under any other <b>Policy</b> of insurance providing cover for the same insured event(s), unless <b>We</b> have agreed not to deduct this, and have endorsed <b>Your Certificate</b> to this effect. However, if <b>You</b> have Stand alone Income Protection cover <b>You</b> may insure up to £1000 per month elsewhere without <b>Your Monthly Benefit</b> being reduced by <b>Us</b>, provided <b>You</b> have declared this to <b>Us</b> and <b>We</b> have agreed to it and <b>Your Certificate</b> accordingly.</p> <p>No deduction will be made in respect of any State Benefits <b>You</b> may receive.</p> <p>Clauses a, b and c above shall not apply to any Disability claim up to the limit of 125% of the sum of the current monthly payment due on <b>Your Mortgage</b>, any payment to a repayment vehicle or life assurance Policy covering the Mortgage, plus any payment to an Unsecured Loan.</p>	<p>Definitions</p> <p>Circumstances when You Cannot Claim 5.2</p> <p>Limit of Cover 9.0</p>

