



ASSURANT  
Solutions



# Income Protection Plan

Accident, Sickness and Unemployment

Policy Summary

Assurant Solutions | Intermediary

This document is a summary of cover only. The full terms and conditions are provided in the Certificate of Insurance.

## What is the Assurant Intermediary Ltd Income Protection Plan?

The Income Protection Plan is an optional insurance policy that is underwritten by Assurant General Insurance Ltd (a member company of Assurant Solutions). This comprehensive Income Protection plan will give you confidence and peace of mind in the knowledge that your income is protected, should you be unable to attend work due to incapacity or if you should become unemployed. The cover provides payments until you are able to return to work, up to a maximum of twelve months per claim.

## Am I eligible?

THE ASSURANT INTERMEDIARY LTD INCOME PROTECTION PLAN is available to United Kingdom residents aged between 18 and 64 (all cover ceases at normal retirement age). When applying for this cover, you must be in good health, working and have been so for at least the previous six consecutive months. You must be in employment in the United Kingdom for a minimum of 20 hours per week.

In the case of joint applicants (who meet the eligibility criteria), you may choose joint cover. In the event of a claim, the relevant portion of the benefit will be paid to the claimant.

## Are contract workers eligible?

Yes, provided that you are employed on a regularly renewable or individually negotiated employment contract which is periodical and has been renewed at least once, or you have been under contract with the same employer for at least 24 months. You will be defined as being in work, if you have been employed for at least 6 months with the same employer and your contract has been renewed at least twice, unemployment benefit is payable if the contract is terminated early but only up to the end of the contract term.

## What if I am self-employed or a company director or partner?

You are still eligible for cover. To make a claim for unemployment benefit, you must prove that your business has stopped trading and provide copies of your notification to the Inland Revenue and have registered for Job Seekers Allowance at the appropriate offices. All other conditions and restrictions for unemployment will apply.

## How much can I insure?

The maximum monthly benefit available under this insurance is £1000 or 50% of your gross monthly income whichever is the lower, less any other form of income (excluding State Benefits).

## How does the Assurant Intermediary Ltd Income Protection Plan work?

### Incapacity

If you are unable to attend work due to an incapacity after the start date and before the end date for at least 30 consecutive days, we will pay one monthly benefit. You will continue to receive an amount equal to 1/30th of your monthly benefit (payable monthly in arrears) for each consecutive day that you are unable to attend work subject to a maximum of twelve monthly benefits per claim.

### Involuntary Unemployment

If you are working and become unemployed after the start date and before the end date for at least 30 continuous days and register with the Job Centre Plus within fifteen days of unemployment, we will pay you one monthly benefit. You will continue to receive an amount equal to 1/30th of your monthly benefit (payable monthly in arrears) for each consecutive day that you remain off work subject to a maximum of twelve monthly benefits per claim.

You should regularly review the cover provided by the Assurant Intermediary Ltd Income Protection Plan to ensure it remains suitable for your needs.

## How do I apply?

Fill in the application form attached to this leaflet and return it to your adviser. Once you have been accepted for cover you will be sent a Certificate of Insurance setting out the full terms and conditions of cover.

## When will my policy start and how long will it last?

You can choose when you would like cover to start. The start date is shown on your Policy Schedule (subject to collection of relevant premium). We will automatically renew your Income Protection Plan each month upon receipt of the required premium.

## Cancellation Rights

If you are not satisfied that this insurance is suitable for your requirements, you may write to us within 14 days of the start date of the insurance or within 14 days of the date on which you received Your Certificate of Insurance, whichever is the later, and we will

cancel your cover without charge. After this initial period you can cancel this Insurance by cancelling your Direct Debit at any time during the life of this Insurance. We reserve the right to withdraw cover should any monthly payment not be met within 30 days of its due date. The insurer can end your cover by giving 90 days notice and can change your monthly premium by giving you 30 days notice. Notice will be given in writing to your last known address. Your cover will end automatically if you fail to pay your premium.



## Are there any restrictions?

The following are a summary of the main exclusions; please see section 4 of the terms and conditions for full details of all exclusions.

### We will not pay you any incapacity benefits resulting from:-

- if you did not elect to have incapacity cover on your application from the recurrence of any incapacity, illness symptom or related condition for which you sought medical advice before the start date or for any chronic or continuing medical condition a pre-existing medical condition; but you will be entitled to benefit if you have not suffered from that condition for two years before the first date you became unable to work. You have not suffered from a condition throughout that two year period if you:
  - have not consulted a doctor for that condition, and
  - have not received treatment for that condition, and
  - have been free of symptoms of that condition;
- self inflicted injuries caused while sane or insane
- backache and related conditions unless there is additional medical evidence (for example on MRI scan) of abnormality which we will require to validate your claim
- normal pregnancy conditions causing morning sickness or fatigue, actual child birth or maternity leave

### nor in respect of an unemployment claim if:

- you did not elect to have unemployment cover on your application form
- you were not in work for the 6 months immediately before your employment ended. If you were not in work for 2 weeks or less, we will not count this as a break in employment
- at the start date you knew you were to be made unemployed or should reasonably have known it was likely to happen
- your employment ends or you are notified, verbally or in writing, of your employment ending, within 120 days of the start date
- you are self-employed and your business temporarily stops trading

- your work is seasonal or unemployment is a regular feature of your work
- you become voluntarily unemployed (which includes ending your work voluntarily during a period of notice given by your employer) or voluntary redundancy
- you are dismissed due to your inability to pass a probationary period or perform any elements of your job
- you are dismissed by your employer as a result of misconduct, breaking the terms of your employment contract, criminal offence or failing to meet the standards or targets laid down by your employer
- you do not make a genuine and continuing effort to get work and provide satisfactory proof of this

### nor in respect of incapacity or unemployment resulting directly or indirectly from:

- civil unrest, war, radiation and radioactive contamination, or any related event
- alcohol or drugs not taken under advice or supervision of a doctor
- strike or lock-out or your involvement in such
- Human Immunodeficiency Virus (HIV) and/or any HIV related illness including Acquired Immune Deficiency Syndrome (AIDS) however such may be defined

## How do I claim?

Simply contact the Assurant Intermediary Ltd scheme administrator, Adminicle Ltd, Callidus House, Cirencester Business Park, Love Lane, Cirencester, Gloucestershire GL7 1XD. Telephone 01285 886600 and ask for a claim form. The completed form should be returned directly to the same address together with supporting papers or certificates. Your claim should be submitted straightaway but in any event it should be sent no later than 60 days after the start of your incapacity or unemployment. Premiums are not waived during a claim.

## Customer care

Any enquiry or complaint you may have about this contract should be addressed in the first instance to:- The Administrator, Adminicle Ltd, Callidus House, Cirencester Business Park, Love Lane, Cirencester, Gloucestershire, GL7 1XD. Please be ready to quote your Agreement number so that your

enquiry or complaint may be dealt with promptly. If you are still not satisfied with the way your enquiry or complaint has been dealt with, you may contact the underwriters to review your case without prejudice to your rights in the law. The address is:- The Operations Director, Assurant General Insurance Ltd, 117-119 Whitby Road, Slough, SL1 3DR. If the matter remains unresolved once the above have been contacted, then you can approach the Financial Ombudsman Service at South Quay Plaza, 183 Marsh Street, London E14 9SR. Telephone 0845 080 1800.

## Important information

This is not a policy document. A Certificate of Insurance will be sent to you once your cover has started. Please read it carefully to ensure that you are satisfied with the terms of the cover. You may also request a copy of the certificate from Adminicle Ltd at any time at the address below. You should keep a copy of all correspondence entered into to complete this insurance. If you are a resident of the European Union, then the parties completing this contract are free to choose the law applicable to this contract. However, unless it is specifically agreed to the contrary, the contract shall be subject to English Law.

## Financial Services Compensation Scheme

Should Assurant General Insurance Ltd become unable at any time to meet claims against it, your interest will be the Financial Services Compensation Scheme, which was set up under the Financial Services and Markets Act 2000. There are maximum levels of compensation you can receive under the Financial Services Compensation Scheme and your entire loss may not be covered. Further details are available on request.

Assurant Intermediary Ltd, Adminicle Ltd and Assurant General Insurance Ltd are all authorised and regulated by the Financial Service Authority.

Copies of this document can be made available, on request, in alternative media forms as required under the Disability Discrimination Act 1995.

### Scheme arranged by

**Assurant Intermediary Limited**  
Aviator Court  
Clifton Moor  
York YO30 4UZ

## The Direct Debit Guarantee

This guarantee should be detached and retained by the payer.

This Guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own Bank or Building Society.

If the amounts to be paid or the payment dates change, Adminicle Ltd will notify you 10 working days in advance of your account being debited or as otherwise agreed. If any error is made by Adminicle Ltd or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid.

You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to us.



**Claims administration**  
Adminicle Ltd  
Callidus House  
Cirencester Business Park  
Love Lane  
Cirencester  
Gloucestershire GL7 1XD  
Phone: 01285 886600