



i:protect insurance

**Short Term Income
Protection**

Designed to protect a percentage of Your Income
in the event of Accident, Sickness or Unemployment

CONTENTS

SECTION	PAGENO.
INTRODUCTION AND HOW TO ACCESS YOUR POLICY DETAILS SECURELY ONLINE	1
QUALIFYING FOR COVER	2
ACCIDENT AND SICKNESS - WHAT IS AND WHAT IS NOT COVERED	3
UNEMPLOYMENT - WHAT IS AND WHAT IS NOT COVERED	5
CARER COVER - WHAT IS AND WHAT IS NOT COVERED	8
MAKING A CLAIM	9
MAKING CHANGES TO YOUR COVER	12
POLICY TERMINATION AND CANCELLATION	13
COMPLAINTS PROCEDURE	14
GENERAL INFORMATION	15
GENERAL PROVISIONS OF THIS POLICY	16
MEANING OF WORDS	17

INTRODUCTION

This Policy is designed to protect up to 65% of Your Gross Monthly Income or £1500, whichever is the lesser and pay a chosen benefit should You be unable to Work as a result of an Accident, Sickness or Unemployment dependent on which cover has been chosen. It is renewed automatically each month on receipt of Your Premium until the Termination Date or earlier cancellation.

This document contains full details of the benefits that We agree to provide in the event of an Accident, Sickness or Unemployment subject to the following terms, conditions and exclusions. Please refer to Your Insurance Schedule which shows the level of cover and payment terms You have chosen. It is important that You read these carefully so that You understand what is and what is not covered. If You have any questions please contact Us on one of the useful numbers below.

We recommend that You keep these documents in a safe place as You may need to refer to them in the event of a claim.

Throughout this document words and phrases are used which have specific meanings. These are in bold type and are explained under *Meaning of Words on pages 17 to 19*.

Changing Your mind

You have the right to cancel this Policy at any time.

If You cancel within 30 days of receiving Your Policy documents You will receive a full refund of any Premiums paid. However, You will not be entitled to a refund if You have made a successful claim in this period and if so We may seek to recover the monies paid to You in settlement of the claim.

To cancel Your Policy please return Your Insurance Schedule and Your Policy document to:-

i:customer
Jewry House
Jewry Street
Winchester
Hampshire
SO23 8RZ

Useful numbers

General Enquiries - 01962 892093
Claims Enquiries - 01962 890400

Office hours - between 9.00 am and 5.00 pm Monday to Friday excluding Bank Holidays.

Website - www.iprotectinsurance.co.uk

How to access Your details online

We now provide secure on-line access to your i:protect policy information through My iPolicy. You will be issued with Your personal log in and password details when Your policy has been accepted by Us. Alternatively please contact Us, on the number above, if You have lost or forgotten Your password. My iPolicy includes all Your policy documentation, useful information, for example how to claim and how to notify Us of changes in Your circumstances. It also provides full details of Your premium payment history.

You can access My iPolicy via the i:protect website www.iprotectinsurance.co.uk, Existing Customer section.

QUALIFYING FOR COVER

1. At the Start Date

It is important that You check that You are eligible to be covered under this Policy. Please read this section carefully.

You must be:-

1. a U.K. Resident, legally entitled to Work in the UK and can seek and take up alternative Employment without restriction.
2. over the age of 18 and under the age of 64 (benefit ends at age 65).
3. actively in Work for 16 hours or more per week and have been so continuously for the previous 6 months.

but You must not be:-

1. aware of any impending Unemployment.
2. aware of any medical condition that may prevent You from Working in the future.
3. in casual, temporary or seasonal Employment.
4. currently unable to attend Your normal place of Work due to an Accident or Sickness unless You are on maternity, paternity, adoption or parental leave.

Important:

Please note You are not able to claim for any Pre-existing Condition during the Period of Cover unless You have been Symptom Free for a period of no less than 24 months, immediately prior to the start date of a claim. This does not apply to Pre-existing Chronic Conditions for which You are unable to claim throughout the Period of Cover.

Also, please note that there are certain restrictions if You are Self-employed, a contract worker, a sub-contract worker or have more than one job, these are covered in more detail on *Page 6 and 7 under Special notes*.

You must disclose this insurance to the Department of Work and Pensions at the time of any state benefit claim.

2. If You need to claim

Accident or Sickness:

If You are unable to Work as a result of an Accident or Sickness as certified by a Doctor and You are not in receipt of any form of income other than Your normal or statutory sick pay, We will pay Accident and Sickness benefit, subject to the Accident and Sickness conditions set out on *Pages 3 - 4 (ACCIDENT AND SICKNESS COVER - What is and What is not covered)*.

Unemployment:

If You become Unemployed and are registered for Work with the Department for Work and Pensions and Actively Seeking Work, We will pay Unemployment benefit, subject to the Unemployment conditions set out on *Pages 5 -7 (UNEMPLOYMENT COVER - What is and What is not covered)*.

Carer Cover:

This is only available if You have selected Unemployment cover. If You become a Carer for a member of Your Immediate Family, We will pay Carer benefit, subject to the Carer conditions set out on *Page 8 (CARER COVER - What is and What is not covered)*.

3. If my circumstances change

It is Your responsibility to ensure that this Policy continues to meet Your demands and needs should Your Work or personal circumstances change during the lifetime of Your Policy as this could affect Your entitlement to benefits. In particular You should therefore tell Us if:-

1. You start to live or Work outside the United Kingdom; or
2. You voluntarily reduce Your hours of Work to less than 16 hours per week; or
3. You voluntarily cease to, or retire from Work; or
4. You hold any other Unemployment and/or Accident and Sickness insurance; or
5. You change from Employed to Self-employed (or vice versa); or
6. You start to Work on a fixed-term contract basis; or
7. You hold any Company Directorships; or
8. You become a Carer for a member of Your Immediate Family.

and We will advise You if You still remain eligible for cover under this Policy.

ACCIDENT AND SICKNESS COVER – What is and what is not covered

1. What is covered

We will pay Accident and Sickness benefit, subject to the Accident and Sickness exclusions - 2. *What is not covered*, Pages 3 and 4, if You are unable to Work due to an Accident or Sickness during the Period of Cover and can provide Us with evidence that You are totally unable to Work.

The first day of Your Accident or Sickness is the date a Doctor first certifies that You are totally unable to Work.

The Daily Benefit is payable monthly in arrears and is subject to the following conditions:-

1. You must have been unable to Work due to an Accident or Sickness for the number of days as stated on Your Insurance Schedule (under Waiting Period) before payments can commence.
2. The Daily Benefit will then become payable as per the benefit calculation shown on Your Insurance Schedule until the earliest of the following dates:-
 - (a) the date on which You cease to be unfit for Work due to an Accident or Sickness or fail to provide proof that You are unfit for Work; or
 - (b) the date on which You return to Work; or
 - (c) the date when We have paid the maximum number of payments in respect of any one claim, (the Maximum Benefit Period is shown on Your Insurance Schedule); or
 - (d) the Termination Date.

NB: Please note that no benefit is paid for the Excess Period shown in Your Insurance Schedule.

2. What is not covered

You will not be covered if Your Accident or Sickness directly or indirectly results from:

1. Intentionally self-inflicted bodily injury.
2. Normal Pregnancy and Childbirth Related Conditions - see Page 4 Special notes.
3. Your consumption of alcohol or You taking drugs other than under the direction of a Doctor (provided that such direction is not given as part of Your treatment for drug addiction or dependence).
4. Civil Disorder.
5. Ionising radiations or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
6. Any psychotic or psychoneurotic illness, mental or nervous disorder or stress or stress related condition unless the condition has been diagnosed by a Community Mental Health Team overseen by a member of the Royal College of Psychiatrists, or has been investigated and diagnosed by a Consultant Psychiatrist.
7. Any backache or back related condition unless there is radiological medical evidence (MRI, X-Ray, CT Scan) of abnormality confirmed by a Doctor - see Page 4 Special notes.
8. A Pre-existing Condition. However this exclusion will be waived if You have been Symptom Free for a period of no less than 24 months prior to the start date of Your claim, except in the case of Chronic Conditions.
9. Any unlawful act on Your part.
10. Any of the Unemployment exclusions.
11. Medical operations or treatments which are not medically necessary, including cosmetic or beauty treatments, and elective surgery.
12. An Accident or Sickness which lasts for less than the Waiting Period.
13. If You increase Your Monthly Benefit, We will not pay the Increase in Benefit for any Accident or Sickness if the Accident or Sickness results directly or indirectly from:-
 - (a) a condition for which treatment has been given in the 12 month period prior to the date You have applied for an Increase in Benefit; or
 - (b) a condition for which diagnosis has been made in the 12 month period prior to the date You have applied for an Increase in Benefit; or

- (c) a condition, whether diagnosed or not, for which investigations have commenced in the 12 months prior to the date **You** have applied for an **Increase in Benefit**; or
 - (d) a **Chronic Condition** that **You** were aware of at the date of **Your** application for an **Increase in Benefit**.
14. If **You** decrease **Your Accident and Sickness Excess Period** – the 12 month Pre-existing period will apply from the date **You** applied to decrease **Your Accident and Sickness Excess Period** and not the **Start Date** as stated in the Meaning of Words for a Pre-existing condition – see *Page 18*.

3. Special notes:

Pregnancy:

When a claim is made by **You** for a pregnancy or childbirth related condition, **We** may refer to a **Doctor** who specialises in Obstetrics for an opinion as to whether the condition is a **Normal Pregnancy and Childbirth Related Condition**. **We** will consider this opinion to be final.

Back Ache or Back Related Conditions:

When a claim is made by **You** for backache or back related conditions **We** must receive confirmation from a **Doctor** that there is scan evidence (MRI, X-Ray, CT Scan) of abnormal findings.

UNEMPLOYMENT COVER – What is and what is not covered

1. What is covered

We will pay Unemployment benefit, subject to the Unemployment exclusions - 2. *What is not covered*, Pages 5 and 6, if You are made Unemployed during the Period of Cover and can provide Us with evidence that You are Actively Seeking Work and are in receipt of Job Seekers Allowance. If You are ineligible for Job Seekers Allowance, We will waive the requirements to be in receipt of this provided You are receiving National Insurance Credits.

The first day of Your Unemployment is the date You first register at the Department for Work and Pensions as being Unemployed and available for Work.

The Daily Benefit is payable monthly in arrears and is subject to the following conditions:-

1. You must have been Unemployed for the number of days stated on Your Insurance Schedule under Waiting Period before payments can commence.
2. The Daily Benefit will then become payable as per the benefit calculation shown on Your Insurance Schedule until the earliest of the following dates:-
 - (a) the date on which You return to Work; or
 - (b) We have paid the maximum number of payments in respect of any one claim. The Maximum Benefit Period is shown on Your Insurance Schedule; or
 - (c) the Termination Date.

NB: Please note that no benefit is paid for the Excess Period shown in Your Insurance Schedule.

2. What is not covered

You will not be covered for Unemployment if:

1. You became Unemployed or received verbal or written notification of Unemployment within the Initial Exclusion Period or at the Start Date You knew or in Our reasonable opinion You had reason to believe You were to become Unemployed.

Initial Exclusion Period

The Initial Exclusion Period is 120 days immediately following the Start Date.

The rule above will apply unless You have been accepted by Us on a reduced Initial Exclusion Period or You have been notified and We have received Your agreement in writing of an extended Initial Exclusion Period. The Initial Exclusion Period may be waived if You are transferring in from another provider. The Initial Exclusion Period will always be shown in Your Insurance Schedule.

2. You are made aware by any means, within the Initial Exclusion Period, of anything that might lead to Your Unemployment, notwithstanding that no specific reference has been made to Your personal situation and that Your Unemployment may not occur until after the Initial Exclusion Period.
3. Unemployment 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 the Initial Exclusion Period.
4. At the Start Date, You were aware that Your fixed term contract would not be renewed at its next renewal date or in Our reasonable opinion You had reason to believe that Your fixed term contract would not be renewed at its next renewal date.
5. You resign, retire or Your Unemployment is in any way voluntary.
6. You are, at the date You become Unemployed, engaged in Work for which becoming Unemployed is a seasonal occurrence or a regular feature of Your particular job.
7. You become Unemployed at the end of a fixed-term contract, which is not renewed, unless You:-
 - (a) Worked continuously for the same employer for at least 2 consecutive years; or
 - (b) Have been on a contract for at least 1 year which has been renewed at least once; or
 - (c) Were originally Employed on a permanent basis by the same employer but were transferred to a fixed-term contract by the employer without a break in Employment.
8. You were Employed on a casual or temporary basis or Employed by an employer for a specific task or job and the completion of this task or job has resulted in Your Unemployment.

9. Any period of **Unemployment** for which **You** have received or are entitled to a payment in lieu of notice at the termination of **Your Employment**.
10. **You** become **Unemployed** as a result of Civil Disorder.
11. **You** become **Unemployed** as a result of ionising radiations or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
12. **You** become **Unemployed** as a result of **Your** own act, misconduct, breach of contract, dismissal, omission or negligence.
13. **Your Unemployment** is as a result, either directly or indirectly, of any unlawful act on **Your** part.
14. **Your Unemployment** occurs while **You** are away from the European Union for a period intended by **You** to be more than 90 days - this clause will not apply if **Your** reason for leaving the European Union is because **You**
 - (a) **Work** for the British Armed Forces; or
 - (b) **Work** as a Civil Servant in a British Embassy or Consulate.
15. **You** are made **Unemployed** due to any of the **Accident and Sickness** exclusions.
16. If **Your Unemployment** lasts for less than the **Waiting Period** as shown on **Your Insurance Schedule**.
17. Any period of **Unemployment** for which **You** are not registered as **Unemployed** with the Department for Work and Pensions and not **Actively Seeking Work**.
18. If **You** increase **Your Monthly Benefit**, **We** will not pay the increased amount where **Your Unemployment** arises from any of the circumstances set out in 1, 2, 3 and 4 above within 120 days of the date **You** applied for the **Increase in Benefit**.
19. If **You** change **Your** cover from **Accident and Sickness** only to **Accident, Sickness and Unemployment**, **We** will not pay where **Your Unemployment** occurs, or notification of **Unemployment** is given to **You** within 120 days of the date **You** changed **Your** cover to include **Unemployment** benefit or **You** knew, or in **Our** reasonable opinion **You** had reason to believe **You** were to become **Unemployed** on the date **You** applied to change **Your** cover to include **Unemployment**.
20. If **You** decrease **Your Unemployment Excess Period**, **We** will not pay where **Your Unemployment** arises from any of the circumstances set out in 1, 2, 3 and 4 above within 120 days of the date **You** applied to decrease **Your Unemployment Excess Period**. The **Excess Period** that will be applied to any claim will be the **Excess Period** applicable before the change. No change can be made to the **Excess Period** within the **Initial Exclusion Period**.

3. Special notes

There are certain restrictions to claiming **Unemployment** benefit if **You** are **Self-employed** (or are employed by a member of **Your Immediate Family**), a contract worker, a sub-contract worker or have more than one job. Please ensure that **You** read this section carefully if **You** fall into this category.

The terms and conditions will vary according to how **Your Unemployment** comes about and the nature of **Your Employment** contract at that time. To be considered as **Unemployed**, **You** must be in receipt of Job Seekers Allowance. If **You** are ineligible for Job Seekers Allowance, **We** will waive the requirement to be in receipt of this provided **You** are receiving National Insurance Credits. If **You** are **Dismissed** from **Your Employment**, this must be due to circumstances beyond **Your** control and not due to **Your** gross misconduct.

Self-employed (or employed by a member of Your Immediate Family):

If **You** are **Self-employed** **Your** business must have totally and permanently **Ceased To Trade** as a direct result of it being unable to pay its debts as and when they fell due and has been declared to HM Revenue & Customs. The onus will be on **You** to provide such proof of this in the event of any claim. (Such evidence may include bank statements, accounts and other verification that the business is no longer viable). If **You** are a **Company Director** **Your** company must have been wound up by a creditor, who is not a director of that company, to be able to claim for **Unemployment**.

If **You** were **Employed** by:-

- (a) a limited liability partnership or a company of which **You** or **Your Immediate Family** were a director and/or shareholder (other than by way of a bona fide investment in a company quoted on a recognised stock exchange); or
- (b) someone who is **Self-employed** or by a partnership, where the person who is **Self-employed**, or any of the partners of the partnership is a member of **Your Immediate Family**;

and **You** wish to make an **Unemployment** claim, then, the company, partnership or person by whom **You** were **Employed** must have totally and permanently **Ceased To Trade** at the same time or immediately following **You** becoming **Unemployed**. If a company or business has not **Ceased To Trade** then **You** are considered to be an **Employee** and **You** will need to provide alternative evidence of **Unemployment** such as proof of redundancy.

Contract Employment:

If **You** were **Employed** as a contract worker **You** will be able to claim in the following circumstances:

- (a) If **You** have been **Working** on a renewable fixed term contract with the same employer for more than 2 consecutive years, **You** will be insured if **You** are **Dismissed** as **You** will be classified as being in permanent **Employment** under the terms of this **Policy**.
- (b) If **You** were **Employed** on a permanent basis by the same employers but were transferred to a fixed-term contract by the employer without a break in **Employment** **You** will be classified as being in permanent **Employment** under the terms of this **Policy**.
- (c) If **You** have been on contract **Employment** **Working** on a renewable fixed-term contract with the same employer for less than 2 consecutive years, **You** will be insured if **You** are **Dismissed** during the term of **Your** contract. **You** will not be insured against the non-renewal of **Your** contract and any entitlement to **Monthly Benefit** under this **Policy** will automatically cease on the date **Your** contract was originally intended to terminate.

In addition, if **You** are not able to meet the **Employment** criteria in (a) to (c) above, and **Your** contract has been terminated before the due expiry date, **You** will be eligible to claim benefit for the period until the original expiry date of the fixed-term contract, subject to the maximum of 12 months being paid.

Sub-Contractors:

If **You** are **Working** as a sub-contractor, **You** must comply fully with the conditions required of those with **Self-Employed** status in order to make a claim under the **Unemployment** section of this **Policy**.

More than one Job:

If **You** have more than one job **You** will be eligible to claim **Unemployment** benefit should **You** lose at least one job, providing:

1. **You** are **Working** in **Your** remaining job for less than 16 hours per week and
2. **You** are able to register with the Department for Work and Pensions for Job Seekers Allowance (JSA) and provide evidence of **Actively Seeking Work**.

However, please note that should **You** be a **Company Director**, whether remunerated or not (in addition to being in full time employment) and **You** then lose the employed job, **You** will only be able to claim **Unemployment** benefit if the business or company of which **You** are a **Company Director** also ceases to trade.

CARER COVER – What is and what is not covered

1. What is covered

Carer Cover is only available if You have selected Unemployment Cover. It is not available if You have selected Accident and Sickness cover only.

We will pay Carer benefit, subject to the Carer exclusions- 2. *What is not covered, Page 8*, if You become a Carer during the Period of Cover and are unable to Work. Payment of benefit is subject to You providing the required evidence (Page 9, section 3).

The maximum benefit payable under the Carer Cover provisions of this Policy is shown on Your Insurance Schedule. Only one claim is payable under the Carer Cover section. Once the Maximum Benefit Period has been paid the Carer Cover benefit of this Policy will end. We will only pay one Carer Cover claim in respect of all Your agreements underwritten by AmTrust International Underwriters Ltd.

Important Note

If You have received a benefit under the Carer Cover section of this Policy then You will not be able to claim benefit under the Accident, Sickness or Unemployment section of this Policy until a period of at least 12 consecutive months have elapsed from the date that You became a Carer.

2. What is not covered

You will not be covered if You become a Carer and:

1. The sickness, disease, condition or injury of the person being cared for existed prior to the Start Date (this exclusion will not apply if, in the opinion of Our Chief Medical Officer, the sickness, disease, condition or injury would not have normally deteriorated or was not considered likely to deteriorate to the extent that full time care is required during the Period of Cover).
2. 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.
3. If You apply for Carer's Allowance, or are notified of receipt of Carer's Allowance within the first 90 days of the Start Date. However, We will consider a Carer claim 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.
4. In Our reasonable opinion, the Community Care Assessment does not confirm that the member of Your Immediate Family requires a Carer.
5. You are not in receipt of a Carer's Allowance.
6. You were not Working immediately prior to becoming a Carer.
7. Your Work ceases for any other reason not associated solely with the need to become a Carer.
8. Your resignation is from Employment, which is of a casual, seasonal or temporary nature.
9. You are currently receiving benefits or You are making a claim under the Accident, Sickness or Unemployment section of this Policy.
11. If You increase Your Monthly Benefit, We will not pay the Increase in Benefit if at the date You applied for an Increase in Benefit We reasonably believe You were aware of the need, or likely at any time in the future, for a member of Your Immediate Family to require a Carer.
12. If You change Your cover from Accident and Sickness only to Accident, Sickness and Unemployment, We will not pay where You becoming a Carer occurs, or You become aware of the need to become a Carer within 120 days of the date You changed Your cover to include Unemployment benefit or You knew, or in Our reasonable opinion You had reason to believe You were to become a Carer on the date You applied to change Your cover to include Unemployment.

MAKING A CLAIM

1. How to make a claim

Please contact the Claims Department on

Telephone: 01962 890400
Fax: 01962 890049
claims@iprotectinsurance.co.uk

You will be sent a claim form which must be fully completed and returned as soon as possible, together with any other information that has been requested.

Completed claim forms and all matters relating to a claim should be sent to:-

i:claim
Jewry House
Jewry Street
Winchester
Hants SO23 8RZ

2. Notice period

Written notice of any claim should be given within 120 days of the date of the event giving rise to that claim together with, at Your expense, such information and proof as We may reasonably require. If such notice and information is not given within this 120 day period You will need to provide a written explanation for the delay, when You return Your Claim Form.

3. Providing evidence for a claim

1. Throughout any period for which Accident, Sickness, Unemployment or Carer benefits are claimed You should provide, at Your expense, such proof of continued Accident, Sickness, Unemployment or being a Carer as may be reasonably required. Other than in exceptional circumstances, no benefits shall be payable for any period for which the required substantiating proof is not provided.
2. In the case of an Accident or Sickness claim this may include copies of Your Medical Certificates and/or Doctor's statements. We may require You, at Our expense, to be examined by a medical examiner of Our choice. If You fail to attend any such examination, no further benefit shall be payable.
3. In the case of an Unemployment claim this may include documentary evidence that You are Actively Seeking Work, including copies of Job Application forms, interview letters and rejection letters.
4. In the case of a Carer claim, payment of benefit is subject to the following requirements:-
 - (a) You will need to provide a letter from the Doctor of the member of Your Immediate Family to confirm the nature and start date of the condition suffered. This will include details of when the patient first consulted a Doctor for this condition and when it was first diagnosed. We may need to write to the relevant Doctor and may need authorisation from the person You are caring for to access their medical details directly.
 - (b) If You were Employed prior to becoming a Carer, We will write to Your former employer to confirm that You did not leave Your Employment for reasons other than to become a Carer.
 - (c) If You are a Self-employed business owner, You will need to provide evidence that Your business has totally and permanently Ceased To Trade and that You have filed cessation accounts with the HM Revenue & Customs and that this did not occur for reasons other than You having to become a Carer.
 - (d) You must provide Us with the Community Care Assessment of the needs of the member of Your Immediate Family and Your Carer's Assessment.
5. Throughout any period for which Accident, Sickness, Unemployment or Carer benefits are being claimed, You may be asked to provide personal bank or financial statements.
6. We may also arrange for an agent representing Us to visit You. The purpose of any such visit will be to gather details relating to Your claim in order to ensure an accurate assessment is made. You will be given advance notification but it is essential that You make Yourself available for any such visit. If You fail to do so, no further benefit will be payable.

4. Other general information

1. If You commence Working (during the period of Your cover) outside the United Kingdom (but retain Your UK residency) and You become unable to Work due to an Accident or Sickness, You will be able to claim subject to all other terms and conditions provided that proof of Your continuing inability to Work due to an Accident or Sickness is provided by a Doctor resident in the United Kingdom.
2. Your claim will be refused or terminated should You provide Us with any false, misleading or fraudulent information.
3. You may be able to continue to claim state and insurance benefits if You are Unemployed and registered for a Job Seekers Allowance and Actively Seeking Work within the EU for a period of up to 3 months, subject to certain conditions as specified by the Department of Work and Pensions.
4. On acceptance of Your claim, You have a duty to disclose the existence of this Policy and any benefits You receive to the appropriate authorities.
5. We will continue to pay Your Unemployment claim during pregnancy and immediately after pregnancy provided that You can supply satisfactory evidence that You remain Unemployed and are Actively Seeking Work at all times. Should You not be seeking Work then the claim will be suspended.
6. Any payment of benefit under the Policy may, in some circumstances, affect Your entitlement to Job Seekers Allowance (and possibly other state benefits). Your local Jobcentre Plus office will be able to provide You with further information.

5. Claim limitations

Your Monthly Benefit, is shown on Your Insurance Schedule. Your benefit will be reduced to 65% of Your Gross Monthly Income if it is more than 65% of Your Gross Monthly Income, immediately prior to Your Accident, Sickness, Unemployment or becoming a Carer. The following limitations will apply to the specific cover below.

Accident and Sickness:

- (a) If We have paid the maximum number of payments (the Maximum Benefit Period is shown on Your Insurance Schedule) for any one Accident and Sickness claim, You must have returned to Work for at least:
 - Six consecutive months before You will be entitled to claim again for the same disability; or
 - One month before You will be entitled to claim again for a different unrelated disability; or
 - One month before You are able to claim for Unemployment
- (b) If You have not received the maximum number of payments, where two periods of an Accident or Sickness are separated by 3 calendar months or less We will treat this as one continuous claim.
- (c) The Maximum Monthly Benefit payable under the Accident and Sickness insurance section of this Policy, when added to any other Accident and Sickness benefit being paid in respect of that month under a Policy underwritten by Us or any other insurer is 65% of Your Gross Monthly Income. See also (c) Other limitations - Page 11.

Unemployment:

- (a) If You cease to be entitled to the Unemployment Daily Benefit under the Unemployment insurance section of this Policy, then You will not be entitled to any further Daily Benefit under the Unemployment insurance part of this Policy until You have returned to Work for a continuous period of at least 6 months.
- (b) If We have paid the maximum number of payments (the Maximum Benefit Period is shown on Your Insurance Schedule) for any one Unemployment claim, You must have returned to Work for at least:-
 - Six consecutive months before You are able to claim again for Unemployment; or
 - One month before You are able to claim for Accident or Sickness.
- (c) Where You have been Unemployed for two periods separated by less than 6 calendar months We will treat this as one continuous claim.
- (d) If whilst You are Unemployed You wish to commence temporary Work then, provided You have first contacted Us and have given Us full details of the temporary Work and have received Our agreement, if the temporary Work does not continue for more than 6 months We will not, during that period, pay the Daily Benefit but will treat Your claim as suspended and will thereafter commence, or resume, payment of the Daily Benefit as if You had one continuous claim.
- (e) If whilst You are claiming under the Unemployment section of this insurance, You become a Carer, We will continue to pay under the Unemployment section of this insurance using the Carer's Allowance as evidence.
- (f) The maximum Monthly Benefit payable under the Unemployment insurance section of this Policy, when added to any other Unemployment benefit being paid in respect of that month under a Policy underwritten by Us or any other insurer is 65% of Your Gross Monthly Income. See also (c) Other limitations - Page 11.

Carer Cover:

- (a) If You cease to be entitled to Carer benefit under the Carer insurance section of this Policy, then You will not be entitled to claim under the Unemployment insurance part of this Policy until You have returned to Work for a continuous period of at least 12 months.
- (b) The Maximum Monthly Benefit payable under the Carer insurance section of this Policy, when added to any other Carer benefit being paid in respect of that month under a Policy underwritten by Us or any other insurer is 65% of Your Gross Monthly Income. See also (c) Other Limitations below.

Other limitations:

- (a) You cannot claim for Accident or Sickness and/or Unemployment and/or Carer benefit at the same time.
- (b) Payment made by Us under this Policy may, in some circumstances, affect Your entitlement to State benefits.
- (c) If You have other insurance which provides the same cover, or partial cover, as that set out in Your Insurance Schedule, then We may seek to share the cost of the claim with the other Insurance Company. In these circumstances You may be entitled to a refund of any excess premium You may have paid.
- (d) You must continue to pay Your Premiums whilst You are claiming benefits under this Policy.

Change of Claim:

Change of Claim - Should the nature of Your claim change from Accident or Sickness to Unemployment, or vice versa, this will not be treated as a new claim but will be considered a continuation of the original event subject to Our not being required to pay more than the Maximum Benefit Period (as shown on Your Insurance Schedule) from the start of the original claim.

6. When will my claim end?

Your claim will continue to be paid until the earliest of the following dates:-

Accident and Sickness:

- (a) the date on which You cease to be unable to Work due to an Accident or Sickness or fail to provide proof that You are unfit for Work; or
- (b) the date on which You return to Work; or
- (c) when We have paid the maximum number of payments in respect of any one Accident and Sickness claim - please refer to Pages 10 - 11 Claim limitations for full details. The Maximum Benefit Period is shown on Your Insurance Schedule; or
- (d) the Termination Date.

Unemployment:

- (a) the date on which You ceased to be Unemployed or fail to provide proof that You are Unemployed and Actively Seeking Work; or
- (b) the date on which You return to Work; or
- (c) when We have paid the maximum number of payments in respect of any one Accident and Sickness claim - please refer to Pages 10 - 11 Claim limitations for full details. The Maximum Benefit Period is shown on Your Insurance Schedule; or
- (d) the Termination Date.

Carer Cover:

- (a) the date on which You ceased to be a Carer or fail to provide proof that You are a Carer; or
- (b) the date on which You return to Work; or
- (c) when We have paid the maximum number of payments in respect of a Carer claim - please refer to Pages 10 - 11 Claim limitations for full details. The Maximum Benefit Period is shown on Your Insurance Schedule; or
- (d) the Termination Date.

MAKING CHANGES

This is a monthly renewable Policy which gives You the flexibility to change Your cover at any time. You are able to increase/decrease Your Monthly Benefit throughout the life of this Policy, if, for example, You change jobs or Your Gross Monthly Income changes.

To change any aspect of Your Policy, please contact Our Customer Services team on 01962 892093 or write or send an email to:

icustomer
Jewry House
Jewry Street
Winchester
Hants SO23 8RZ

customerservices@iprotectinsurance.co.uk

Please note that certain exclusions will apply if You change Your Cover, increase or decrease Your Monthly Benefit or decrease Your Excess Period - Pages 3 and 4 (13, 14), Page 6 (18, 19, 20) and Page 8 (11, 12).

A £15 charge may be applied for any change that You make to Your Policy.

Remember You should contact Us if at any time during the period of cover:

- You start to live or Work outside the United Kingdom; or
- You voluntarily reduce Your hours of Work to less than 16 hours per week; or
- You voluntarily cease to, or retire from Work; or
- You hold any other Unemployment and/or Accident and Sickness insurance; or
- You change from Employed to Self-employed (or vice versa); or
- You start to Work on a fixed-term contract basis.
- You hold any Company Directorships; or
- You become a Carer for a member of Your Immediate Family;

and We will advise You if You still remain eligible for cover under this Policy.

How We Can Make Changes to Your Policy

Changes to Your Premium

The monthly Premium You have been given is reviewable, which means We can, at any time and after taking a fair and reasonable view, make changes to Your Premium, to reflect changes in Our expectations of the future likely cost of providing cover. When doing so We will consider:-

- Our experience and expectations of the cost of providing this product and other products provided by Us;
- Information reasonably available to Us on the actual and expected experience of insurers of similar products;
- Widely available economic information such as inflation rates, interest rates and unemployment rates;
- Costs of administering Your Policy;
- Changes (affecting Us or Your Policy) in the law or regulation or the interpretation of law or regulation, or changes in taxation.

Changes will be notified to You at least 60 days in advance and once We make any changes to Your Premium We will not make any further changes under this clause for at least six months. Any changes We make will be notified to You in a durable medium (in writing or by email at Your last known contact address).

Changes to Your Policy

We can, at any time and after taking a fair and reasonable view, make changes to:

- Your Policy cover and/or terms and conditions of insurance to reflect changes (affecting Us or Your Policy) in the law or regulation or the interpretation of law or regulation, or changes in taxation;
- Your Policy cover and/or terms and conditions of insurance to reflect decisions or recommendations of an Ombudsman, regulator or similar person, or any code of practice, with which We intend to comply;
- Your Policy cover and/or terms and conditions of insurance in order to make Your Policy clearer and fairer to You or to rectify any mistakes that may be discovered in due course.

Changes will be notified to You at least 60 days in advance and there is no minimum period between changes. Any changes We make will be notified to You in a durable medium (in writing or by email at Your last known contact address).

POLICY TERMINATION AND CANCELLATION

Your cover shall be automatically renewed each month provided Your Premium is paid and is accepted by Us. However, Your Policy will automatically be terminated on the earliest of the following dates:-

- the date of Your death; or
- the date You reach the age of 65; or
- the date on which You permanently retire from Work; or
- the date You cease to be a U.K. Resident legally entitled to Work in the UK; or
- the date on which a Premium due has remained unpaid by You after allowing a 30 day period of grace for Premium payment.

Cancellation

You have the right to cancel Your Policy at any time.

If You cancel within 30 days of receiving Your Policy documents You will receive a full refund of any premiums paid. However, You will not be entitled to a refund if You have made a successful claim in this period and if so We may seek to recover the monies paid to You in settlement of the claim.

To cancel Your policy please return Your Insurance Schedule and Your Policy to:-

i:customer
Jewry House
Jewry Street
Winchester
SO23 8RZ

We may cancel the Policy at any time by giving You 30 days notice if a substitute plan is available. If there is no substitute plan We will provide You with 90 days written notice. Notice of cancellation will be provided to You in a durable medium (either by email or in writing at Your last known contact address). Termination by Us will not affect Our liability for events occurring during the Period of Cover which may give rise to a claim.

COMPLAINTS PROCEDURE

The Administrators' aim is to provide You with excellent service at all times, however they do realise that things can go wrong occasionally. All complaints that they receive are taken seriously and they aim to resolve all customers' problems promptly. To ensure that the Administrators provide the kind of service You expect they welcome Your feedback. The Administrators will record and analyse Your comments to make sure that they can continually improve the service that they offer.

What will happen if You complain

- ❑ The Administrators will acknowledge Your complaint within 2 working days of receipt.
- ❑ The Administrators will aim to resolve Your complaint following assessment and investigation, within 5 working days of receipt.

Most of Your concerns can be resolved quickly but occasionally more detailed enquiries are needed. If this is likely, the Administrators will contact You with an update and give You an expected date of response.

All complaints, should be directed to:-

i:complaints
Jewry House
Jewry Street
Winchester
Hampshire SO23 8RZ

complaints@iprotectinsurance.co.uk

Should You remain dissatisfied, short of court action, You have the right to refer Your complaint to the Financial Ombudsman Service (FOS) who will undertake an independent and impartial review of Your complaint. The address and telephone number is:-

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR
☎ 0300 1239123
✉ complaint.info@financial-ombudsman.org.uk

The Financial Ombudsman Service will only consider Your complaint if You have given the Administrators and Us the opportunity to resolve it and You are a private policyholder, a business with a group annual turnover of less than €2 million, a charity with an annual income of less than €2 million or a trustee of a trust with a net asset value of less than €2 million. If, however, Your complaint is not resolved within 40 working days, the FOS will accept a direct referral.

In all correspondence, please supply details of Your Policy number to enable the enquiry to be dealt with promptly.

None of the above affects any right of action You may have.

Whilst We and the Administrators are bound by the decision of the FOS, You are not.

GENERAL INFORMATION

1. The Law

We propose to choose English Law as the law which applies to this Policy unless You ask for another law and We agree to this in writing before the Start Date.

2. Data Protection Act

The Data Controller, in relation to any personal data You supplied, is Wessex Administration Services Limited (part of the Wessex Group) registration number Z6104364.

The information You have provided will become part of the personal data held by Wessex Administration Services Limited and will be used for the provision and administration of insurance products and services. It may be disclosed to other third party organisations for underwriting and claims handling purposes. In addition, We may seek information from other insurance companies and other third party organisations to check the answers You have provided. Where fraud is suspected, We may disclose data to other parties if they request information in writing from Us.

You are entitled to a copy of all the information We hold about You. Requests must be made in writing to Wessex Administration Services Limited. A fee may be charged for this service.

3. Disability Discrimination Act

We are able to provide a variety of services for Our disabled customers. Please contact Our Customer Services staff on 01962 892093 if You need special assistance.

4. Financial Compensation

You may be entitled to compensation from either the Financial Services Compensation Scheme (FSCS) in the UK or from the Insurance Guarantee Scheme (IGS) in Ireland if We cannot meet Our liabilities under this policy. The level of compensation provided will depend on the circumstances of a claim. Further information is available from the FSCS on 0207 8927300 or from the Irish Financial Regulator on 03531 4104000

5. Insurer

This policy is underwritten by AmTrust International Underwriters Limited, whose registered office is at 40 Westland Row, Dublin 2, Ireland. AmTrust International Underwriters Limited registered in Ireland under registration number 169384 are authorised by the Central Bank of Ireland. AmTrust International Underwriters Limited are regulated for conduct of UK business under FCA Ref. No 203014

6. Administrators

This Policy is provided by i:protect and administered by Wessex Group on behalf of AmTrust International Underwriters Limited.

i:protect is a registered trademark of Wessex Administration Services Limited. Wessex Group is the trading name of WIMS Limited, registered in England no. 3729853 and Wessex Administration Services Limited registered in England no. 1871314. Registered office: Jewry House, Jewry Street, Winchester, Hampshire SO23 8RZ. WIMS Limited is authorised and regulated by the Financial Conduct Authority (FCA) no. 306840. Wessex Administration Services Limited is an appointed representative of WIMS Limited.

7. Fraud Prevention and Detection

In order to prevent and detect fraud We may at any time:

- Share information about You with other organisations and public bodies including the police;
- Check and/or file Your details with fraud prevention agencies and databases, and if You give Us false or inaccurate information and We suspect fraud, We will record this. We can on request supply further details of the databases We access or contribute to.

GENERAL PROVISIONS OF THIS POLICY

1. No provision or condition of this Policy may be waived or modified except by an endorsement signed by an authorised official on Our behalf.
2. This Policy does not have a surrender value.
3. All information provided to Us by You or anyone acting on Your behalf must be true, accurate and complete. Failure to ensure that the information is true, accurate and complete may mean that Your Policy becomes invalid or does not operate in the event of a claim.
4. If any claim under this Policy is fraudulent or is intended to mislead Us or if fraudulent or misleading means are used by You or anyone acting on Your behalf to obtain benefit under this Policy, Your right to any benefit under this Policy will end, Your Policy will be cancelled. We will be entitled to recover any benefit paid, and costs incurred, as a result of any such fraudulent or misleading claim.
5. It is not possible for You to transfer Your rights under this Policy.
6. Except where otherwise provided in this Policy, all benefits payable under this Policy will be paid to You.
7. We have the right to take proceedings in Your name against any other party, in order to recover for Our benefit the amount of any payment made under this Policy.
8. It is a pre-condition of Our liability that You comply with all parts of this Policy and that You take all reasonable steps to minimise Our risk and ongoing liability under this Policy.
9. This Policy and any endorsements to it together with the application, Insurance Schedule and any written or emailed statement of medical or other information made by You make up the contract between Us and You.
10. All benefits under this insurance are non-taxable, although this might change in line with any amendments to legislation. In this event, We will deduct from any Monthly Benefit any sums which by law We are required to deduct.
11. A person who is not a party to this insurance has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this insurance but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

Premium Payments:

1. Your Premium includes Insurance Premium Tax (IPT) at the current rate. We may be required by law to change the level of IPT or to make other charges. In this event We will change Your Premium from the date any such changes are implemented.
2. If Your Premium remains unpaid 30 days after the date on which it is due to be paid, Your Policy will be terminated.
3. Your Premiums are paid in advance on a monthly basis by direct debit.
4. Your Premium is paid monthly and will be renewed automatically each month unless:-
 - (a) You have instructed Us to cancel Your Policy
 - (b) We have cancelled Your Policy
 - (c) Your Premium has remained unpaid 30 days after the date on which it is due to be paid.

MEANING OF WORDS

Actively Seeking Work	Evidence that You are applying for job positions, containing prospective employers and attending interviews. You will be asked to provide this evidence regularly throughout any Unemployment claim.
Accident or Sickness	A state of incapacity resulting solely from an accidental bodily injury or sickness or disease which occurs or starts during a period when You are in Work and which prevents You from doing Your Work or other Work that Your experience, education or training would allow You to do. Such Accident or Sickness shall be deemed to start on the day You first consult, or receive treatment from, and are certified as being unfit to Work by, a Doctor .
Carer	Means 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 of Work and Pensions.
Carer's Allowance	Means a taxable benefit paid by the Department for Work and Pensions to informal Carers .
Ceased To Trade	Means in relation to Self-Employed , their business ceasing to trade as a direct result of it being unable to pay its debts as and when they fall due and has been so declared to HM Revenue & Customs.
Chronic Condition	A Chronic Condition is a condition which has at least one of the following characteristics:- i. it continues indefinitely; or ii. it is constant and is controlled rather than cured; or iii. it has symptoms which recur and have required consultation, treatment or care in the past; or iv. it requires long-term monitoring or treatment, consultations, check-ups, examinations or tests.
Civil Disorder	War, act of terrorism, civil war, military activity other than normal peace time activity, rebellion, revolution, riot or other civil commotion.
Company Director	Means a director who directly or indirectly owns more than 10% of the issued share capital of the company or a relative of a director who is working for the same company as You and who directly or indirectly owns more than 10% of the issued share capital of that company.
Daily Benefit	A sum equivalent to one thirtieth of the Monthly Benefit .
Dismissed	You are Employed and Your Employment is terminated due to circumstances entirely beyond Your control.
Doctor	a medical practitioner practising in the United Kingdom being a fully registered person under the Medical Act 1983, other than You , Your Immediate Family or relatives.
EU	European Union.
Employed/ Employment	You Working for remuneration under a contract of employment and paying Class 1 National Insurance contributions.
Excess Period	The number of days as shown in Your Insurance Schedule for which no benefit is payable.
Gross Monthly Income	the average of Your normal gross monthly earned income from Work in the twelve month period immediately prior to Your Accident , Sickness or Unemployment , which earnings have been declared to the HM Revenue & Customs.
Initial Exclusion Period	means a one off period of days as shown in Your Insurance Schedule , commencing from Your Start Date , in which You cannot make an Unemployment claim.
Immediate Family	means Your spouse, civil partner, live-in partner, children and parents.
Increase in Benefit	means whenever the amount of Monthly Benefit is increased, the difference between the amount of benefit before the change and the amount of benefit after the change

Insurance Schedule	The document provided to You once You have been accepted for cover which details the person insured under this Policy, the cover You have chosen, the Start Date of the cover, the Maximum Benefit Period, the Initial Exclusion Period and the amount of Monthly Benefit payable in the event of a valid claim.
Maximum Benefit Period	the maximum number of Monthly Benefit payments that would be payable for any one period of claim as shown on Your Insurance Schedule.
Maximum Monthly Benefit	means the maximum amount of Monthly Benefit allowed under this Policy per insured person. This amount must not exceed £1500 or 65% of Your Gross Monthly Income, whichever is the lesser. This amount is shown on Your Insurance Schedule.
Monthly Benefit	the monthly benefit amount as shown on Your Insurance Schedule.
Normal Pregnancy and Childbirth Related Conditions	Symptoms which normally accompany pregnancy (including multiple pregnancy) and which are generally of a minor and/or temporary nature (e.g. morning sickness, fatigue etc) which do not represent a medical hazard to mother or baby or a combination of minor symptoms; and Childbirth, including delivery by caesarean section or any other medically or surgically assisted delivery which does not cause medical complications.
Period of Cover	the period from the Start Date to the Termination Date.
Policy	The specific cover and level of insurance which We provide under these conditions.
Pre-existing Condition	<ul style="list-style-type: none"> i. a condition for which treatment has been given in the 12 month period prior to the Start Date; or ii. a condition for which diagnosis has been made in the 12 month period prior to the Start Date; or iii. a condition, whether diagnosed or not, for which investigations have commenced in the 12 months prior to the Start Date; or iv. a Chronic Condition that You were aware of at the Start Date; or v. a condition of which You were aware of at the Start Date. <p>This exclusion is waived if You have been Symptom Free for a period of 24 months prior to the start date of Your Claim, except for Chronic Conditions.</p>
Premium	The amount You pay for cover under this Policy.
Self-employed	You are actively Working alone or with others (whether in a partnership or as a member of a limited liability partnership) and paying Class 2 National Insurance contributions and being assessable to Income Tax under Schedule D Case I or II. Please refer to the Self-employed section under Page 6 of this policy wording.
Start Date	the Start Date shown in Your Insurance Schedule.
Symptom Free	You have not: suffered from the condition, taken medication for the condition or sought medical guidance for the condition.
Termination Date	<ul style="list-style-type: none"> i. the date of Your death; or ii. the date You reach the age of 65; or iii. the date on which You permanently retire from Work; or iv. the date You cease to be a U.K. Resident; or v. the date on which a premium due has remained unpaid by You after allowing a 30 day period of grace for premium payment.
Unemployment/Unemployed	<p>You are entirely out of Work and being registered for Work with The Department for Work and Pensions and in receipt of Job Seekers Allowance (or the equivalent benefit should this change). You must provide evidence of Actively Seeking Work. If You are ineligible for Job Seekers Allowance, We will waive the requirement to be in receipt of this provided You are receiving National Insurance Credits. If You are a Company Director Your company must have been wound up by a creditor who is not a director of that company.</p> <p>Additionally, if You are Self-employed Your business must have totally and permanently Ceased To Trade as a direct result of it being unable to pay its debts as and when they fell due.</p>
United Kingdom	England, Scotland, Wales and Northern Ireland.

U.K. Resident	a person who lives lawfully in the United Kingdom for at least 40 Weeks in any 52 Week period throughout the Period of Cover .
Waiting Period	The number of days that You need to be unable to Work due to an Accident, Sickness or Unemployment before a claim can be made. This period is shown on Your Insurance Schedule .
We, Us, Our	AmTrust International Underwriters Limited.
Work, Working	being in Employment or Self-employed for at least 16 hours per week.
You, Your	a U.K. Resident who has applied for this insurance and has agreed to pay the appropriate premium under this Policy and who at the Start Date must:- <ol style="list-style-type: none"> 1. be a U.K. Resident, legally entitled to Work in the UK and can seek and take up alternative Employment without restriction. 2. be over the age of 18 and under the age of 64 (benefit ends at age 65). 3. be in Work for 16 hours or more per Week and have been so continuously for the previous 6 months. 4. not aware of any impending medical condition. 5. not in temporary or seasonal Employment. 6. not aware of any impending Unemployment. 7. not aware of becoming a Carer.

Any reference to any statute shall be construed as a reference to that statute as amended, re-enacted or extended at the relevant time.

COI i:protect IPP v5 20130701