

Company: AmTrust Europe Limited

AmTrust Europe Limited, Registered Office: 10th Floor Market Square House, St James's Street, Nottingham, NG1 6FG, Registered Number: 1229676. AmTrust Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FCA) and Prudential Regulation Authority, Financial Services number: 202189. These details can be checked on the Financial Services Register at www.fca.org.uk.

This document provides a summary of cover and does not contain the full terms and conditions of the insurance product, details of which can be found in your Policy. The cover you have chosen including your sum insured, benefit limits and excess periods are all shown in your schedule.

What is this type of Insurance?

Short-term Income Protection is designed to cover up to 65% of your gross monthly income or £1,500, whichever is the lesser, if you are unable to work due to an accident, become sick or are made unemployed (depending on the cover options you have chosen). The level of cover is shown in your schedule.



What is insured?

- ✓ You can insure up to 65% of your gross monthly income, or £1500 whichever is the lesser.

Accident and Sickness Cover

- ✓ If you are off work as a result of an accident or sickness for longer than the waiting period, we will pay a pro-rata amount of the monthly benefit for each continuous day that you are unfit for work.
- ✓ We will pay your claim on a monthly basis until you are fit to return to work or the maximum number of payments have been made.

Unemployment and Carer Cover

- ✓ If you become unemployed for longer than the waiting period, we will pay a pro-rata amount of the monthly benefit for each continuous day that you remain unemployed.
- ✓ We will pay your claim on a monthly basis until you return to employment or the maximum number of payments have been made.
- ✓ If you have unemployment cover, you can claim if you become unemployed as a result of becoming a carer.



What is not insured?

Accident and Sickness Cover

- ✗ Any pre-existing medical 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 a claim (except in the case of Chronic Conditions).
- ✗ When a claim is made by you for any back related condition, we will require radiological evidence of the medical abnormality resulting in the disability, if the claim continues for a period of 3 months. Benefits will not be payable after this 3 month period, if this evidence is not provided.
- ✗ Any mental or nervous disorders including stress and anxiety unless diagnosed by a Community Mental Health Team or a Consultant Psychiatrist.
- ✗ Normal pregnancy or childbirth unless there are medical complications.
- ✗ Any accident or sickness lasting for less than the waiting period.

Unemployment and Carer Cover

- ✗ Being made unemployed or having awareness of being made unemployed within the initial exclusion period.
- ✗ Any period of unemployment for which you have received payment in lieu of notice.
- ✗ Voluntary redundancy, retirement or resignation.
- ✗ You are made unemployed at the end of a fixed term contract.
- ✗ If you are self-employed and your business has not been registered as having ceased to trade with the HM Revenue & Customs.
- ✗ You were employed on a casual or temporary basis or employed by an employer for a specific task or job
- ✗ Awareness of becoming a carer prior to the policy start date.

The cover you have chosen including your sum insured, benefit limits, waiting periods and excess periods are all shown in your schedule.



Are there any restrictions on cover?

- ! You must be working for at least 16 hours per week..
- ! Nothing is payable for any excess period that you have chosen.
- ! The maximum number of monthly benefits payable for each claim is shown in your schedule.
- ! Your maximum monthly benefit is shown in your schedule.



Where am I covered?

You must live and work in the United Kingdom.



What are my obligations?

- You must advise us if your circumstances change, particularly if you change address or change your working arrangements. Your cover may be invalid if we do not hold the correct information.
- You must supply us with information that is correct and to the best of your knowledge, in response to the questions asked when applying for and amending this insurance.
- Comply with all terms and conditions set out in your Policy.
- Please review your cover on a frequent basis to ensure it is still suitable to your needs.
- You must pay the premium in full and on time to remain covered.



When and how do I pay?

The premium is payable by you on a monthly basis and will be collected by Direct Debit from your bank account.



When does the cover start and end?

Cover starts on the date shown in your schedule.

Your cover will end on the first of the following:-

- The date you reach the age of 65, or
- The date you permanently retire, or
- The date a premium remains unpaid, or
- The date you or we cancel the insurance.



How do I cancel the contract?

You can cancel the cover at any time by contacting our Customer Services Team on 01962 892093 or emailing us at customerservices@iprotectinsurance.co.uk.

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