

# Your MortgageProtector with Employment Legal Protection including Health Assistance COV/PS/001



This is a summary of the policy and does not contain the full terms and conditions of the cover which can be found in the policy booklet. It is important that you read the policy booklet carefully.

## MortgageProtector

MortgageProtector is our mortgage payment protection insurance with Employment Legal Protection including Health Assistance cover.

### Who Is The Insurer?

The insurer of MortgageProtector is Covea Insurance plc.

The Administrator for this policy is Paymentsshield Limited.

### What is MortgageProtector?

This policy will pay the monthly benefit shown on your Certificate of Cover to meet your mortgage repayments and other household costs (depending on the level of monthly benefit selected) if you are unable to work because of an accident or sickness, or unemployment or you leave work to become a carer depending on the cover option you chose. Please see the 'Important Notes' within the 'What are the benefits and features of MortgageProtector?' section below for details of how a reduction in your monthly repayment to your lender could affect your monthly benefit shown on your Certificate of Cover.

You can select the type of cover you require from the following:-

- Accident or Sickness and Unemployment (including Carer Cover) or;
- Accident or Sickness cover only;
- Unemployment only (including Carer Cover).

MortgageProtector also allows you to choose a qualification period for each type of cover (i.e. Accident or Sickness or Unemployment) selected as follows:-

- Option 1 - 30 Day Qualification Period + Back to day 1 cover
- Option 2 - 30 Day Qualification Period + Excess cover
- Option 3 - 60 Day Qualification Period + Back to day 1 cover
- Option 4 - 60 Day Qualification Period + Excess cover
- Option 5 - 180 Day Qualification Period + Excess cover

Your Certificate of Cover will show details of the cover you have selected.

Please also refer to the sections 'Unemployment Cover' and 'Accident or Sickness Cover' – 'What is covered' of your policy booklet for further details.

To be eligible for this policy you must;

- be 18 or over and under 64,
- be in paid work of at least 16 hours per week, every week,
- live in the United Kingdom,
- be paying or about to pay a mortgage agreement,
- be named on the mortgage agreement, and you and your immediate family reside at the property for which your mortgage agreement is held.
- be up to date with your monthly repayments, if you have an existing mortgage agreement.

If you are self-employed or work on a fixed term contract you should pay particular attention to the 'Employment Circumstances', 'Unemployment Cover', 'Your Claim - Things to Keep in Mind When Claiming' and 'Important Notes' sections of the policy booklet as specific exclusions and requirements apply which may make this cover unsuitable for you.

If you are in temporary work you are not eligible for this insurance.

### What happens if my circumstances change?

Your eligibility for cover under this policy may change if your circumstances change, for example if you retire from work, voluntarily reduce your hours to less than 16 per week or leave the UK to live abroad. If this happens or is likely to happen you should contact the Paymentsshield Customer Helpline on 0345 6011 050 (the Administrator). If you fail to provide correct and up to date information this may affect your insurance and entitlement to make a claim.

Please also refer to the 'Making Changes To Your Cover' and 'Changes We Need To Know About' sections of your policy booklet for further information.

You should review your monthly benefit on at least an annual basis to ensure that your monthly repayments (including any secured / unsecured loan payments taken in connection with your mortgage agreement) and any mortgage related insurance premiums or shared ownership rental payment that you wish to include are adequately covered. You must notify Paymentsshield of changes to your monthly repayment due to an interest rate change within 30 days of receiving notification from your lender for the increase to be applied with immediate effect. If you notify us after 30 days then a 90 day amendment period will be applied.

## What are the benefits and features of MortgageProtector?

If you are unable to work for more than the qualification period selected we will make benefit payments as follows;

- **Option 1 - 30 Day Qualification Period + Back to day 1 cover**  
On the 31st day we will pay 1 monthly benefit. We will then pay 1/30th of the monthly benefit for every further day you remain off work, up to the maximum number of monthly benefit payments selected as shown on your Certificate of Cover. We will make these payments, in arrears, at monthly intervals.
- **Option 2 - 30 Day Qualification Period + Excess cover**  
We will pay 1/30th of the monthly benefit for every day after the 30th day you remain off work starting with the 31st day, up to the maximum number of monthly benefit payments selected as shown on your Certificate of Cover. The first payment will be made on the 61st day and we will make these payments, in arrears, at monthly intervals.
- **Option 3 - 60 Day Qualification Period + Back to day 1 cover**  
On the 61st day we will pay 2 monthly benefits. We will then pay 1/30th of the monthly benefit for every further day you remain off work, up to the maximum number of benefit payments selected as shown on your Certificate of Cover. We will make these payments, in arrears, at monthly intervals.
- **Option 4 - 60 Day Qualification Period + Excess cover**  
We will pay 1/30th of the monthly benefit for every day after the 60th day you remain off work starting with the 61st day, up to the maximum number of benefit payments selected as shown on your Certificate of Cover. The first payment will be made on the 91st day and we will make these payments, in arrears, at monthly intervals.
- **Option 5 - 180 Day Qualification Period + Excess cover**  
We will pay 1/30th of the monthly benefit for every day after the 180th day you remain off work starting with the 181st day, up to the maximum number of benefit payments selected as shown on your Certificate of Cover. The first payment will be made on the 211th day and we will make these payments, in arrears, at monthly intervals.

This policy has a three month deferred premium payment period.

The maximum monthly benefit amount can be up to 75% of your monthly earned income or £3,000 per month, whichever is the lower. The total monthly benefit you have selected is shown on your Certificate of Cover.

- If you are self-employed you will be entitled to claim for unemployment if you have involuntarily and permanently ceased trading because you could not find enough work to meet all your reasonable business and living expenses and have declared this to HM Revenue and Customs.

**Note** - You will need to register for a Jobseeker's Agreement (or if ineligible provide alternative evidence that is acceptable to us) in order to be able to make an unemployment claim.

- If you receive payment in lieu of notice including maternity payments, your unemployment claim will start when you have registered as unemployed after the date your notice period ends.
- You will also receive details of our 'Back to Work' service which provides independent confidential advice and guidance to help you return to work if you have chosen to include Unemployment cover.

### Important Notes:

Claim settlement will be up to the total monthly benefit as specified on your Certificate of Cover or 75% of your monthly earned income, whichever is the lower.

If at the time of any claim, your monthly repayment to your lender has decreased to less than the amount shown on your Certificate of Cover, the monthly benefit amount will be reduced by a proportionate amount to the decrease in your monthly repayment and a refund of the overpaid premium will be arranged back to the date when the reduction actually occurred.

If you have selected additional cover, it will be maintained at the fixed amount selected by you at the start date or mid term adjustment, unless the reduction in your monthly repayment means your level of additional cover exceeds 33% of the combined total of the reduced monthly repayment and monthly mortgage related insurance costs. In this case, the amount of additional cover will be reduced to 33% of the combined total of the reduced monthly repayment and monthly mortgage related insurance costs.

If your monthly repayment subsequently increases during the period of claim, the monthly benefit amount, and premium, will be increased proportionately, subject to not exceeding the monthly benefit insured at the date you advised us of your claim and / or 75% of your monthly earned income before tax.

Please note that if your monthly payment to your lender is reduced by using your savings to offset your monthly repayment, when you make a claim, your monthly benefit will not be reduced.

### What am I not covered for?

The policy excludes some situations. These generally involve anything you already know about or that is caused by illegal or deliberate acts on your part. You need to check the 'Accident or Sickness Cover', 'Unemployment Cover', 'Carer Cover', 'Important Notes' and 'Things to Keep In Mind When Claiming' sections of the policy for full details of what is and is not covered.

The main exclusions are shown here:

We will not cover accident or sickness claims which result from;

- A medical condition, and/or associated symptoms, whether diagnosed or not:
  - which you know about or should reasonably have known about, when cover starts or you have seen a doctor about in the 12 months before taking out this policy;
  - unless you have been symptom free, have not received treatment or consulted a doctor about the condition in the 12 months before the start of your accident or sickness claim.
- Pregnancy or childbirth unless there has been a medical complication.

We will not cover unemployment claims;

- If you know about the unemployment or likely unemployment at the start of the policy.
- If you are not in continuous work for 6 months before your first claim for unemployment (this is waived if you were in continuous work for 6 months before the start date of the policy).
- If you have resigned, retired, taken voluntary redundancy or been dismissed for misconduct or have received payment instead of working.
- If you refuse any offer of reasonable alternative employment by your employer.
- If you fail to meet any of the performance standards or targets laid down by your employer.
- After the end of a fixed-term contract which is not renewed unless you have been employed continuously by the same firm for at least 12 months.

**Note** - You will need to register for a Jobseeker's Agreement (or if ineligible provide alternative evidence that is acceptable to us) in order to be able to make an unemployment claim.

We will not cover carer claims;

- Unless you are in receipt of (or awaiting) Carer's Allowance.
- If you know that a member of your immediate family would require a carer at the start date of the policy.

#### **Changes we can make to premium, policy cover and /or terms and conditions**

We can, at any time and after taking a fair and reasonable view, make changes to your premium, policy cover and/or terms and conditions of insurance to reflect;

- changes in our expectation of the future cost of providing cover; and/or
- changes in the law, regulation or taxation that affect us or your policy.

Changes will be notified to you in writing at least 30 days in advance. Where we give notice of any proposed changes you have the right to cancel your policy at any time. Your policy cover will continue until the end of the period in respect of which premium has been paid. (Please see the 'Changes we can make to premium, policy cover and /or terms and conditions' section of your policy booklet for more information).

#### **How long does my MortgageProtector run for?**

Unless this policy is cancelled earlier by you or us your cover will continue as long as you have a mortgage agreement and you continue to pay your monthly premium on time but it will end when you;

- reach 65,
- Your mortgage agreement is repaid and you cease to have any further mortgage agreement; or
- retire from work and do not intend to actively seek further work

The policy is designed to cover your minimum monthly mortgage repayment so you should review your monthly benefit on at least an annual basis to ensure that your monthly repayments and any mortgage related insurance premiums that you wish to include are adequately covered.

There are certain circumstances in which we can cancel your policy (for example):

- Where we can offer you an equivalent alternative product we will give you at least 30 days notice.
- Where we are unable to offer you an equivalent alternative product we will give you at least 90 days notice.
- If you breach the terms of your policy we can cancel your policy immediately.

In the event that we cancel your policy we will send you notice in writing.

For the full list of circumstances in which we may cancel your policy and details of notice periods, please see the 'When does your policy end' section of your policy booklet.

#### **What happens if I take out cover and then change my mind?**

This insurance is optional and you have the right to cancel your policy during a period of 30 days from the day of purchase of the policy or the day on which you receive your policy booklet, whichever is the later. This is called the 'cooling-off period'.

If you cancel within this period you will receive a full refund of any premiums paid.

You may cancel this policy at any time after this period by giving written notice to Paymentsshield Customer Services Team (the Administrator) at: Paymentsshield Limited, PO Box 229, Southport, PR9 9WU. Cover will end on the date your written request is received.

#### **How do I make a claim?**

In the event of claim, please contact Paymentsshield Claims Team (the Administrator) between 9.00am and 5.15pm Monday to Friday:

CALL 0345 643 7279

Please refer to 'Your Claim' section of the MortgageProtector policy booklet for further information on making a claim.

> For information on Employment Legal Protection including Health Assistance cover please see page 4.  
> For information on how to make a complaint please see page 5.

# Employment Legal Protection including Health Assistance Cover

## Introduction

This summary does not describe all the terms and conditions of Employment Legal Protection including Health Assistance cover, so please take time to read the policy booklet to make sure you understand the cover it provides.

## Insurer

The insurance for Employment Legal Protection including Health Assistance has been supplied by The insurance for Employment Legal Protection including Health Assistance has been supplied by Motorplus Limited and is underwritten by UK General Insurance Limited on behalf of of Great Lakes Reinsurance (UK) SE. Great Lakes Reinsurance (UK) SE is authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority (FCA) under registration number 202715. Motorplus Limited and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority. You can check these on the Financial Services Register by visiting [www.fca.org.uk/register](http://www.fca.org.uk/register), or by telephoning 0800 111 6768.

## Making a Claim 24/7

In the event of a claim please do not appoint your own solicitor as this will invalidate the cover provided by this policy.

Please note that you must report any claim to us within a reasonable time frame.

If you need to notify a potential claim, please immediately contact our Claims Department:

CALL 0345 643 7279

Please quote **Employment Legal Protection** in all communications.

**REMEMBER** The claims line is open 24 hours a day, 365 days a year.

## Significant Features and Benefits

### Legal Expenses Cover

This policy covers legal and professional fees, costs and expenses up to £50,000 in connection with pursuing civil legal proceedings in respect of the following insured incidents:

- Your death or personal injury (Personal Claims)
- Disputes arising from your contract of employment entered into by you for your work as an employee or an alleged breach of your rights in connection with prospective employment (Employment)

### Telephone Legal Advice Helpline

Confidential telephone advice about any personal legal problem in the UK.

### European Legal Advice Service

Confidential legal advice over the phone on any personal legal problem, under the laws of the EU, Switzerland and Norway.

### Health & Medical Information Service

Non-diagnostic information about health and fitness, and details of self-help groups and family health service associations. This includes information relating to allergies, drugs and their side effects, patient rights, social security and social service matters, and hospital waiting lists. We do not provide diagnostic advice or information.

### Counselling Service

Confidential telephone counselling including reference to professional or voluntary services.

To contact all the above helpline services, phone: **01603 420033**, quoting the reference **Employment Legal Protection**. To help us monitor service standards, telephone calls (except those to the Counselling Service) may be recorded.

## Significant Exclusions or Limitations

The policy does not cover:

- Any illness or bodily injury which happens gradually or is not caused by a specific or sudden accident (Personal Claims)
- Clinical Negligence claims (Personal Claims)
- Your business, profession or trade outside employment (Employment)
- Disciplinary hearings and internal grievance procedures (Employment)
- Your alleged dishonesty or alleged violent behaviour (Personal Claims and Employment)
- Written or verbal remarks which damage your reputation (Personal Claims and Employment)

## How do I make a complaint?

We hope that you will be very happy with the service provided. However, if for any reason you are unhappy with it, we would like to hear from you.

In the first instance, if you have a complaint about the administration of your insurance, please call the Paymentsshield Customer Services Team on: 0345 6011 050.

If your complaint is about the sales advice received when this policy was sold, please initially contact the person who arranged the cover for you.

If your complaint is about a mortgage payment protection insurance claim you have made, please contact:

The Claims Manager  
Paymentsshield Limited  
PO Box 229  
Southport  
PR9 9WU  
Tel: 0345 643 7279

Full details of the MortgageProtector complaints process is contained in the 'Promise of Service - Complaints Procedure' section in the policy booklet.

If you are unhappy about claims handling on the policy for Legal Expenses cover you should contact:

The Quality Assurance Manager  
Motorplus Ltd  
Kircam House  
Whiffler Road  
Norwich  
NR3 2AL

Tel: 0333 241 9574  
Fax: 01603 420 010  
Email: [qualityteam@motorplus.co.uk](mailto:qualityteam@motorplus.co.uk)

Further details of the Legal Expenses complaints procedure can be found in the 'Complaints Procedure' section in the policy booklet.

Please ensure your policy number is quoted in all correspondence to assist a quick and efficient response.

## What if I remain unhappy?

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. The Financial Ombudsman Service (FOS) was set up by parliament to resolve complaints that customers and financial businesses are not able to resolve. FOS is an independent service free to customers. This also applies if you are insured in a business capacity and have an annual turnover of less than €2 million and fewer than ten staff. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Tel: 0800 023 4567 (calls to this number are now free on mobile phones and landlines. Monday – Friday, 8am – 8pm, Saturday, 9am – 1pm)  
Email: [complaint.info@financial-ombudsman.org](mailto:complaint.info@financial-ombudsman.org)  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

The above complaints procedures are in addition to your statutory rights as a consumer. For further information about your statutory rights are available from your local authority Trading Standards Service or Citizens Advice Bureau.

## Would I receive compensation if you fail to meet your liabilities?

We and insurers are covered by the Financial Services Compensation Scheme (FSCS). If we are unable to meet our liabilities to you, you may be entitled to compensation from the FSCS. You can obtain further information about compensation scheme arrangements from the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk), or by phoning 0800 678 1100.