



PROTECTION INSURANCE POLICY SUMMARY

Arranged, issued and administered by First Call Insurance Services

IMPORTANT FACTS YOU SHOULD KNOW

Some important facts about your insurance are summarised below. This policy summary does not contain the full details of your policy; these can be found in the policy document. So please take time to read the policy document to make sure you understand the cover it provides.

Who are the insurers?

UK General Insurance Limited on behalf of Great Lakes Insurance SE.

Who is eligible?

It is important that you meet all the eligibility criteria below. If you are not sure if you are eligible for cover please contact First Call Insurance Services.

You can be covered under this policy if on the policy start date you are:

1. Working and residing lawfully in the UK;
2. Aged over 18 but under 63 years of age;
3. In active work including self-employment for at least 6 continuous consecutive months immediately prior to the start date;
4. Working for at least 16 hours per week (whether employed or self-employed) – N.B Zero hours contracts are not acceptable;
5. Able to attend your normal place of work unless you are on maternity, paternity, adoption or parental leave;
6. Seeking to protect your mortgage or loan or rent repayments or your income;
7. Not in casual, temporary or seasonal work;
8. Not the subject of any on-going disciplinary action or enquiry by your employer;
9. Not aware of any circumstances which may result in you becoming a full time carer;
10. Not aware of any impending unemployment or if there is a risk you may become unemployed. If you are self-employed, you must not be aware of any reasons which would mean your business is likely to close.

Additionally

1. **Mortgage Protection** - Be the owner occupier of the property secured under the insured agreement which is your main residence and is not used for business purposes.
2. **Rent Protection** – Be the person named on the assured short hold tenancy agreement or similar fixed term tenancy or fixed term lease agreement as the occupier of the property secured under the agreement which is your main residence and is not used for business purposes.
3. **Loan & Car Protection** – be the person named in the loan / lease / hire purchase agreement

For clarification we have defined Self Employed as meaning you are working alone, or in partnership with others in the UK for remuneration or profit, registered with HMRC as self-employed, and paying Class 2 National Insurance Contributions (or being credited in respect of such contributions) and being assessed for Income Tax under Schedule D Case I or II.

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to supply accurate and complete answers to all the questions in the declaration you make that is part of the on-line application process and to make sure that all information supplied is true and correct.

You must tell us of any changes to the answers you have given as part of the online application process as soon as possible. Failure to advise us of a change to your answers may mean that our policy is invalid and that it does not operate in the event of a claim.

For further details please refer to the policy wording Section B – Guide to Your Policy, item 9. Changes in Your Circumstances.

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

You may cancel this policy by writing to First Call Insurance Services within 30 days of the start date or the date you receive your documents if this is later. You will be refunded any premium paid provided no benefit has been paid.

You may then cancel at any time by giving 30 days' notice in writing to First Call Insurance Services in which case, as premiums are paid monthly, there will be no refund of premium paid.

First Call Insurance Services can be contacted as follows:

Address: Loxley House, 21 Coker Road, Weston super Mare, BS22 6BX
 Telephone: 0333 200 4866
 Email: enquiries@fcpl.co.uk

What cover does this policy provide? (Section B)

Protection Insurance is an insurance designed to protect you if you are unable to pay your monthly payments / repayments if you are unable to work due to accident, sickness or unemployment.

In certain circumstances, the Unemployment Section D of the policy will also provide monthly benefits if you need to give up work to become a carer. Please refer to the full policy document for further details.

PLEASE NOTE: The cover you have selected will be shown in your Schedule of Insurance

There are three levels of cover available:

- Accident and Sickness only
- Unemployment only
- Accident, Sickness and Unemployment

Carer Cover is automatically added to your policy if you take the Unemployment only or the Accident, Sickness and Unemployment option.

There are four excess period options you can select. The excess period is the length of time you have to wait before you can make a claim and determines when the monthly benefit can be paid /received under this policy.

EXCESS PERIOD							CLAIM WILL BE PAID FROM	1 st MONTHLY BENEFIT PAID ON OR AFTER
0 Day Excess	1		30				DAY 30 BACK TO DAY 1	DAY 31
You wait →								

30 Day Excess	1			60			DAY 60 BACK TO DAY 31	DAY 61
You wait →								

60 Day Excess	1				90		DAY 90 BACK TO DAY 61	DAY 91
You wait →								

90 Day Excess	1					120	DAY 120 BACK TO DAY 91	DAY 121
You wait →								

You have to be unable to work for the excess period selected and then wait a further period of 30 consecutive days before a claim will be paid. Payments are made monthly in arrears.

Please note '0 Days' excess period is sometimes referred to as 'Back to Day 1' cover by other providers.

You are responsible for any of your monthly outgoings due for payment in the excess period you have selected. Once we have started making payments to you, it is your responsibility to ensure your monthly outgoings are paid.

In certain circumstances, cover can be transferred from another insurer and the initial exclusion period waived. Please refer to the full policy document for further details.

Are there any limitations on the benefits?

Limitation	Policy Section
<ul style="list-style-type: none"> Maximum Monthly Benefit / Benefit will be the lower of £2,000 per month or 50% of your normal income before tax or an amount equal to 150% of your monthly mortgage repayments / rent payments or the amount specified in your agreement whichever is the lesser amount. In no circumstances can your benefit exceed 50% of your normal income. 	Section A "Monthly Benefit/Benefit" definition
<ul style="list-style-type: none"> We will not pay two monthly benefits if you are unemployed and/or unable to work due to accident/sickness at the same time. 	Section B
<ul style="list-style-type: none"> The maximum benefit payable will be calculated using your normal income at the time a claim is made. In the event of an undisclosed reduction in mortgage / rent payments or salary which becomes known at the time of a claim, any over payment of premiums will be reimbursed. 	Section B
<ul style="list-style-type: none"> If you are self-employed, monthly benefit will only be payable under the unemployment section of cover if you have ceased to trade. If you are a company director, your company must have been wound up by a creditor who is not a director of that company. 	Section A "Unemployment" definition
<ul style="list-style-type: none"> If you are working on a fixed term contract monthly benefit will only be payable under the unemployment section of cover if you have been employed under that contract with the same employer for a continuous period of 24 months or you have been on a contract for at least 12 months and had the contract renewed at least once. 	Section D

What am I NOT covered for under this policy?

Cover	Significant Exclusions	Policy Section
Accident and Sickness (only applies if cover is selected and shown on Your Policy Schedule)	We will not pay benefits if your accident/ sickness results directly or indirectly from:	
	<ul style="list-style-type: none"> a pre-existing condition; or 	Section C , Exclusion 5.1
	<ul style="list-style-type: none"> taking drugs or alcohol; or 	Section C , Exclusion 5.2 and 5.3
	<ul style="list-style-type: none"> stress, anxiety or depression, or any mental or nervous disorder unless certain conditions are met; or 	Section C , Exclusion 5.4
	<ul style="list-style-type: none"> self inflicted injury; or 	Section C , Exclusion 5.5
	<ul style="list-style-type: none"> back conditions unless certain conditions are met; or 	Section C , Exclusion 5.6
	<ul style="list-style-type: none"> medical operations or treatments which are voluntary or not medically necessary; or 	Section C , Exclusion 5.7
	<ul style="list-style-type: none"> wilful exposure to danger (except in an attempt to save human life). 	Section C , Exclusion 5.8

Cover	Significant Exclusions	Policy Section
Unemployment (only applies if cover is selected and shown on Your Policy Schedule)	We will not pay benefits for unemployment cover if:	
	<ul style="list-style-type: none"> you were not in continuous work for 6 months immediately before your employment ended; or 	Section D, Exclusion 6.1
	<ul style="list-style-type: none"> you were aware of any impending unemployment before the start date of your policy or within the first 120 days of the start date; or 	Section D, Exclusion 6.2 and 6.3
	<ul style="list-style-type: none"> you have agreed to take voluntary unemployment, resign or retire; or 	Section D, Exclusion 6.4
	<ul style="list-style-type: none"> it is the result of your misconduct, disciplinary action or your failing to meet standards laid down by your employer; or 	Section D, Exclusion 6.5
	<ul style="list-style-type: none"> you fail to pass a trial or probationary period or your work is temporary or seasonal; or 	Section D, Exclusion 6.6 and 6.7
	<ul style="list-style-type: none"> at the end of a fixed term contract unless certain conditions are met; or 	Section D, Exclusion 6.8(b)
	<ul style="list-style-type: none"> you are employed under a contract which required you ordinarily to work outside the UK; or 	Section D, Exclusion 6.8(c)
	<ul style="list-style-type: none"> you refuse an alternative offer of employment by your employer; or 	Section D, Exclusion 6.9
	<ul style="list-style-type: none"> any period for which you have received pay in lieu of notice. 	Section D, Special Note (7)

Cover	Significant Exclusions	Policy Section
Carer Cover	We will not pay benefits for carer cover if:	
	<ul style="list-style-type: none"> you were aware of the need to become a carer at the start date of your policy; or 	Section D, Exclusion 8.1
	<ul style="list-style-type: none"> the person who are caring for is not your relative or partner; or 	Section D, Exclusion 8.2
	<ul style="list-style-type: none"> you are also receiving disability or unemployment benefits of any kind; or 	Section D, Exclusion 8.3
	<ul style="list-style-type: none"> the reason for you needing to become a carer is due to war of any kind. 	Section D, Exclusion 8.4

How long does the policy last? (Section B)

Cover under the policy will continue for each month that you pay your premiums. However, cover will end on the earliest of the following dates:

- Date of your death; or
- Date you permanently retire or reach the age of 65; or
- Date you fail or cease to pay your monthly premium; or
- Date on which the policy is cancelled by you or us; or
- Date you make your final agreement payment.

You should periodically review the level of cover you have to ensure that it remains adequate to meet your repayments and associated expenses.

How do I make a claim? (Section E)

If you wish to make a claim or have a claim enquiry please contact First Call Insurance Services as soon as possible to tell them about it.

Telephone: 01934 529420

First Call Insurance Services will guide you through the process and notify the Claims Administrators who will manage your claim.

If you claim you must keep the policy running and continue to pay your monthly premiums as they fall due. If you do not then your policy will end and your claim will cease.

Annual Review (Section F)

Your policy will be reviewed annually and any changes we wish to make will take effect from the anniversary of your policy start date each year. Details of the outcome of the review will be sent to you at least 30 days before any changes take effect.

Such changes could affect your premium, your policy cover, your terms and conditions of insurance, or if necessary all of the above. We will also have the option of cancelling your insurance. For full details of the circumstances under which we can make changes or cancel your insurance you should read Section B and F of your policy wording.

How do I complain? (Section G)

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the Complaints Procedure below:

SALE OF THE POLICY

If your complaint relates to some aspect of the purchase of your policy please contact:

Customer Services Team
First Call Insurance Services
Loxley House
21 Coker Road
Worle
Weston super Mare
BS22 6BX

Tel: 0333 200 4866

Email: customerrelations@fcpl.co.uk

CLAIMS

If your complaint relates to a claim please contact:

Customer Services Team
First Call Insurance Services
Loxley House
21 Coker Road
Worle
Weston super Mare
BS22 6BX

Tel: 01934 529420

Email: customerrelations@fcpl.co.uk

If your complaint in either case cannot be resolved by the end of the third working day, it will be passed to:

Customer Relations Department
UK General Insurance Limited
Cast House
Old Mill Business Park
Gibraltar Island Road
Leeds
LS10 1RJ
Tel: 0345 218 2685

Email: customerrelations@ukgeneral.co.uk

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. 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:

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR

The above complaints process is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local authority Trading Standard Service or Citizens Advice Bureau.

Would I receive any compensation if the insurers were unable to meet their liabilities?

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

How will my information be used?

Please note that any information provided to us will be processed by us and our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. We may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.

Governing Law

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute it will only be dealt with in the courts of England or of the country within the United Kingdom in which your main residence is situated.

First Call Insurance Services is a trading name of First Call Payment Protection Limited registered in England and Wales Company No 07064423, authorised and regulated by the Financial Conduct Authority, FCA Firm Reference No 541645. You may check this on the Financial Services Register at www.fca.org.uk/firms/systems-reporting/register or by contacting them on 0800 111 6768.