

Protection Insurance

Insurance Product Information Document



FIRST CALL PAYMENT
PROTECTION.CO.UK

Company: First Call Insurance Services

Product: Protection Insurance Policy

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

What is this type of insurance?

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



What is insured?

There are three main levels of cover available:

- ✓ **Accident, Sickness and Unemployment**
Will give you the broadest cover if you need to make a claim. We will pay the Monthly Benefit if You suffer Accident/Sickness or Unemployment during the Period of Cover,
- ✓ **Accident and Sickness only**
We will pay the Monthly Benefit if You suffer Accident/Sickness during the Period of Cover, subject to these Terms and Conditions, even if You receive or continue to receive pay from Your Employer.
- ✓ **Unemployment only**
We will pay the Monthly Benefit if, during the Period of Cover, You become Unemployed.

We also provide:

- ✓ **Carer Cover**
Carer Cover is automatically added to your policy if you take out Unemployment Only or the Accident, Sickness and Unemployment option.

There are four excess options you can select.

	EXCESS	CLAIM PAID AFTER DAY	CLAIM PAID AFTER
✓	0 Day	30	DAY 30 BACK TO DAY 1
✓	30 Day	60	DAY 60 BACK TO DAY 31
✓	60 Day	90	DAY 90 BACK TO DAY 61
✓	90 Day	120	DAY 120 BACK TO DAY 91



What is not insured?

For Accident and Sickness we will not pay claims arising directly or indirectly from:

- ✗ A pre-existing condition
- ✗ Taking drugs or alcohol
- ✗ Stress, anxiety or depression or any mental or nervous disorder unless certain conditions are met
- ✗ Self-inflicted injury
- ✗ Back conditions unless certain conditions are met
- ✗ Medical operations or treatments which are voluntary or not medically necessary
- ✗ Wilful exposure to danger (except in an attempt to save human life)
- ✗ Unemployment

For Unemployment we will not pay claims arising if :

- ✗ You were not in continuous work for 6 months immediately before your employment ended
- ✗ You were aware of any impending unemployment before the start date of your policy or within the first 120 days of the start date
- ✗ You agreed to take to take voluntary unemployment, resign or retire
- ✗ It is the result of your misconduct, disciplinary action or your failing to meet standards laid down by your employer
- ✗ You fail to pass a trial or probationary period, or your work is temporary or seasonal
- ✗ It is the end of a fixed term contract unless certain conditions are met
- ✗ You are employed under a contract which require you to ordinarily work outside the UK
- ✗ You refuse an alternative offer of employment by your employer
- ✗ Any period for which you have received pay in lieu of notice
- ✗ Accident or Sickness

For Carer Cover we will not pay claims if:

- ✗ You were aware of the need to become a carer at the start date of your policy
- ✗ The person who you are caring for is not your relative or partner
- ✗ You are also receiving disability or unemployment benefits of any kind
- ✗ Due to war of any kind



Are there any restrictions on cover?

At the start date you must be:

- ! Working and residing lawfully in the UK
- ! Aged over 18 but under 63 years of age
- ! In active work including self-employment for at least 6 continuous consecutive months
- ! Working for at least 16 hours per week - Zero hours contracts are not acceptable
- ! Able to attend your normal place of work unless you are on maternity, paternity adoption or parental leave
- ! Be the owner occupier of the property secured under the insured agreement which is your main residence and not used for business purposes
- ! The maximum Monthly Benefit is the lower of £2,000 or 50% of your normal income before tax or an amount equal to 150% of your monthly mortgage repayments
- ! In no circumstances can your benefit exceed 50% of your normal income
- ! The maximum benefit payable is calculated using your normal income at the time a claim is made.
- ! You cannot receive both an unemployment or Accident /Sickness benefit at the same time.
- ! You have to be unable to work for the Excess period selected and then wait a further 30 consecutive days before a claim will be paid
- ! For self-employed persons you must have ceased to trade to claim for unemployment benefit. If you are a company director the company must have been wound up by a creditor who is not a director of that company.
- ! For fixed term contracts you must have been employed by the same employer or a continuous period of 24 months or have been on a contract for at least 12 months which has been renewed at least once.



Where am I covered?

The policy will cover you whilst you are lawfully residing in the United Kingdom.



What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.



When and how do I pay?

Your premium is monthly. Payment is made by Direct Debit.



When does the cover start and end?

Your cover will start as soon as you purchase your policy and cover will continue for each month that you pay your premiums. However, cover will end on the earliest of the following dates;

- You reach age 65 years
- You permanently retire
- You die
- You fail or cease to pay your monthly premium
- The date the policy is cancelled by you or us
- The date you make your final mortgage agreement payment

The cover is 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 review will be sent to you at least 30 days before any changes take effect.



How do I cancel the contract?

This insurance is a contract. If you decide that for any reason, this policy does not meet your insurance needs then please contact First Call Insurance Services within 30 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, the premium will be refunded in full.

If you wish to cancel after the 30-day cooling off period, please contact First Call Insurance Services. As premiums are paid monthly there will be no refund of premium paid.

Your Insurer

This insurance is underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority. Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. This can be checked on the Financial Services Register at <https://register.fca.org.uk>

Making a claim

If you need to make a claim, please contact First Call Insurance Services in one of the following ways;

- Calling us on **01934 529420**
- Emailing us at **enquiries@fcpl.co.uk**
- Writing to us at **Loxley House, 21 Coker Road, Weston super Mare, Somerset, BS22 6BX**

On all correspondence please tell us the unique policy number from your policy schedule. This will help us to validate your policy details, guide you through the claim 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

Complaints

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:

Complaints regarding the SALE OF THE POLICY

Name: First Call Insurance Services, Customer Services Team
Address: Loxley House, 21 Coker Road, Weston super Mare, Somerset BS22 6BX
Tel: 0333 200 4866
Email: customerrelations@fcpl.co.uk

Complaints regarding CLAIMS

Name: First Call Insurance Services, Customer Service Team
Address: Loxley House, 21 Coker Road, Weston super Mare, Somerset 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 :

Name: UK General Insurance Limited
Address: Customer Relations Department, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds LS10 1RJ
Tel: 0345 218 2685
Email: customerrelations@ukgeneral.co.uk

On all correspondence please tell us you are insured by UK General Insurance and provide the reference number shown in the policy wording along with the unique policy number from your policy certificate. This will help us to validate your policy details and deal with your query as quickly as possible.

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 €2million and fewer than ten staff. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service,
Exchange Tower, Harbour Exchange Square, London E14 9SR
Tel: 0300 123 9 123 Email: complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to your statutory rights as a consumer.

What happens if we can't meet our liabilities?

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if Great Lakes Insurance SE 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.

You may also contact the FSCS on their Freephone number: 0800 678 1100 or 020 7741 4100 or You can write to: Financial Services Compensation Scheme, P O Box 300, Mitcheldean, GL17 1DY