

keyfacts®

Pure Protection

IMPORTANT NOTE

This Policy Summary does not contain the full terms of Pure Protection, which can be found in the Pure Protection 'All you need to know' document.

Please keep this with your other policy documents for future reference.

Policy Summary



Pure Protection has been designed to pay you a regular benefit when you are totally unable to work as a result of being ill or injured. We recommend that you seek advice from your own financial adviser if you wish to ensure this product meets your needs.

Significant features and benefits		Relevant section in "All you need to know" document
Pays your benefit when you are totally unable to work due to illness or injury	Pure Protection pays up to your chosen benefit if you are totally unable to work in your own occupation due to illness or injury.	My Cover
Offers long-term cover	Choose your finishing date, this can be any year between the ages of 50 and 68.	My Cover
Claiming on Pure Protection	You can make any number of claims under Pure Protection, this will not affect your premium.	My Cover
Own occupation	We only consider your ability to carry out your own occupation when we assess your claim.	My Cover
Choose from a wide range of waiting periods	Pure Protection has a wide range of waiting periods for you to choose from, including a no waiting period option.	My Cover
Indexation Option	If you select this option, we will adjust your benefit each year in line with inflation. Your monthly premium will be adjusted in line with the change in benefit.	My Cover
Simple pricing structure	Pure Protection offers a simple pricing structure, regardless of your occupation or whether you smoke. Your costs are based on rates which change for your increasing age, making premiums cheaper when you start your policy.	My Costs
Choose how to apply	Pure Protection offers two application routes, either a short initial application form with telephone interview, or a full medical underwriting application form.	My Application
Flexible	Pure Protection is flexible to your changing circumstances, allowing you to make changes to your policy including policy breaks and suspensions.	My Options
Waiver of premium	Pure Protection includes a waiver of premium feature that means you no longer need to pay your premiums during a claim. Your entitlement to this feature will depend on your chosen waiting period.	My Claim

Significant limitations and exclusions		Relevant section in "All you need to know" document
Amount of benefit	The maximum benefit you can receive from Pure Protection when claiming is 65% of the first £60,000 of your personal taxable income and then 40% above £60,000. This must be between £78 and £10,000 per month.	My Cover
Claim waiting period	No payments will be made under Pure Protection unless the illness or injury lasts longer than your chosen waiting period.	My Cover
Check your occupation	If your occupation is on the list of occupations we don't cover in the "All you need to know" document, we will not be able to offer you a Pure Protection policy.	My Cover
Claiming abroad	If you become ill or injured outside of the UK, you may still be able to receive benefit. For your claim to be paid, you must either return to the UK, any country within the European Union, or one of the countries listed in the "All you need to know" document.	My Cover
Pre-existing conditions	When you apply for Pure Protection you may be advised of a personal exclusion which relates to a past or existing illness or condition.	My Exclusions
Things Pure Protection is not designed to cover	Pure Protection is not designed to cover you against unemployment, pregnancy or cosmetic surgery and sterilisation.	My Exclusions
Reviewable Premiums	Premium rates are reviewable, meaning that we can either increase or decrease your premiums. Premiums also change with age and with any increase in cover.	My Costs
Age	You must be between the ages of 16 and 59 when you apply.	My Application
Five year minimum period	Your policy must be due to start at least 5 years before your chosen finishing date.	My Application
Residency	You must have been resident in the UK for the last 3 years.	My Application

Important Information

Do I need to review my cover regularly?

You should review your cover regularly to make sure that it continues to meet your needs. In particular, make sure that you are covered for the correct amount if your income increases or decreases and that your income supports the level of benefit you have chosen.

How long does my policy last?

Pure Protection is a long term plan which can cover you until your finishing date; this is the age you choose between 50 and 68.

How do I make a claim?

You can make a claim by sending us a letter, fax, email or by phone. You will need to let us know your policy number, the nature of your illness or injury and when it started or occurred.

Telephone: 0300 123 3200

Email: member@exeterfamily.co.uk

How long will you pay my claim?

We will continue to pay you benefit for a valid claim until the first of the following events happens:

- You are no longer able to meet the “Medical Assessment” criteria, as explained in the “My Claim” section of the “All you need to know” document
- You are no longer suffering a loss of earnings
- You do not follow medical advice
- Your policy reaches your chosen finishing date
- You die.

What happens if I change my mind and want to cancel my policy?

We don't want you to leave, but understand that sometimes circumstances change and you may wish to cancel your policy.

You can cancel your policy at any time. If you cancel within 30 days of taking out Pure Protection, we will refund any premiums you have paid, as long as you have not made a claim. If you cancel the policy after the 30 day period there is no cash-in value and any premiums you have paid will not be refunded.

If you want to cancel your Pure Protection policy, please contact our Service Centre on 0300 123 3200, send us an email to member@exeterfamily.co.uk or write to us using the address at the back of this document.

How to complain

We aim to provide our members with the service that you expect, but we don't always get it right. If you are not satisfied with any aspect of the service we provide:

Firstly

Contact our Service Centre on 0300 123 3200 who will help you resolve your query. If their response isn't satisfactory, please ask to be referred to a manager to discuss your concerns. This nearly always brings a conclusion that is satisfactory to everyone.

If you remain unhappy

Please contact our Customer Complaints Handler. Your complaint will be acknowledged within 5 working days and we will contact you with an update if it hasn't been resolved in 20 working days.

Email: customercomplaints@exeterfamily.co.uk

Customer Complaints
Exeter Family Friendly
Lakeside House
Emperor Way
Exeter EX1 3FD

Finally

If you are not happy with our response or we do not provide it within 40 working days, you have the option of asking the independent Financial Ombudsman Service to investigate the matter on your behalf. You can visit their website at www.financial-ombudsman.org.uk or you can contact them at:

Tel: 0800 023 4567

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR

Financial Services Compensation Scheme (FSCS)

Exeter Family Friendly is covered by the FSCS, which was established under the Financial Services and Markets Act 2000.

This means that you may be entitled to compensation if we become insolvent and are unable to meet our obligations.

Further details are available from the FSCS at www.fscs.org.uk or you can phone them on 0800 678 1100 or 020 7741 4100.



Exeter Family Friendly, Lakeside House, Emperor Way, Exeter EX1 3FD
Members: T: 0300 123 3200 e: member@exeterfamily.co.uk
Financial Advisers: T: 0300 123 3203 e: adviser@exeterfamily.co.uk
www.exeterfamily.co.uk

Calls may be recorded and monitored.

Calls to 0300 numbers cost the same as calls to landline numbers and are included as part of any inclusive call minutes or discount schemes for geographic calls. Exeter Family Friendly is a trading name of Exeter Friendly Society Limited, which is authorised and regulated by the Financial Services Authority. From 1 January 2013 we will be authorised by the Prudential Regulation Authority (PRA) and regulated by both the PRA and the Financial Conduct Authority. Exeter Family Friendly is incorporated under the Friendly Societies Act 1992 Register No. 91F with its registered office at Lakeside House, Emperor Way, Exeter, England EX1 3FD.