



Simple Income Insurance Policy Summary

ABOUT THIS DOCUMENT:

Please note that this policy summary does not contain the full terms and conditions of the contract of insurance; so please take time to read the policy document to make sure you understand the cover it provides.

INSURER:

UK General Insurance Limited on behalf of: Great Lakes Reinsurance (UK) SE, Registered in England No.SE000083. Registered Office: Plantation Place, 30 Fenchurch Street, London EC3M 3AJ. UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Great Lakes Reinsurance (UK) SE is authorised and regulated by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. This can be checked on the Financial Services Register at www.fca.org.uk/register or by contacting them on 0800 111 6768.

INFORMATION YOU PROVIDE TO US:

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 form/application form and to make sure that all information supplied to us is true and correct. You must tell us of any changes to the answers you have given as soon as possible. Failure to advise us of a change to your answers may mean that your policy is invalid and that it does not operate in the event of a claim. Please refer to the policy wording 'Important Notice for Customers' for further details.

ELIGIBILITY:

It is important that you check that you meet all of the eligibility criteria below. If you are not sure if you are eligible for cover, please contact Simple Income Insurance for advice.

Please note that there are special terms and conditions in this policy that apply if you are a contract worker or if you are self-employed, in addition to the requirements below. Further details can be found in the definitions section of this policy.

ON THE POLICY START DATE:

- Must be aged 18 or over and under 64 years of age;
- Must be a permanent lawful resident of the UK;
- Must have been continuously employed for at least 6 months prior to the policy start date;
- Must not be subject to any ongoing enquiry or disciplinary action by your employer;
- Must not be 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;
- Your work is not temporary, seasonal or casual
- Your work is not less than 16 hours per week
- Must not be aware of any pre-existing condition, illness, disease or injury that may cause you to make a claim under this policy, unless you have disclosed these to us and we have confirmed in writing that we have accepted these conditions and will offer you cover;
- You must not be aware of any circumstances which may lead to you giving up work to become a full-time carer.

Features and Benefits	Significant exclusions & limitations	Policy Section
Accident, Sickness & Hospitalisation Cover	Accident, sickness or hospitalisation which is caused by a pre-existing condition. Any accident, sickness or hospitalisation where your absence from work is not supported by medical evidence from your Doctor or consultant. Accident, Sickness or Hospitalisation which is due to or arises from Acquired Immune Deficiency Syndrome (AIDS) or infection by the Human Immunodeficiency Virus (HIV), unless a	Section Two – Accident & Sickness Cover

Consultant certifies that the condition prevents you from working.

Accident, sickness or hospitalisation which is the result of treatment or surgery which was not medically necessary or was carried out at your request. This includes cosmetic surgery and beauty treatments. However we will pay for any accident, sickness or hospitalisation which arises as a direct result of any unforeseen complication directly relating to such treatments or procedures, subject to the policy terms and conditions.

Claims where you are unfit for work due to self inflicted injuries, deliberate exposure to danger (unless this was in connection with an attempt to save a human life) or self harm.

Accident, sickness or hospitalisation which is alcohol and/or drug related. This exclusion does not apply to drugs which are taken under the direction of your Doctor and where you have not exceeded the prescribed dose and have followed their advice in connection with taking such drugs.

Claims for symptoms which are normally associated with pregnancy or abortion where those symptoms are generally temporary and do not represent a medical danger to you or your baby for example fatigue, morning sickness or for childbirth, including delivery by caesarean section or any other medically assisted delivery which does not cause any medical complications as a result of that procedure.

Claims for back conditions where you are unfit to work, unless there is radiological medical evidence of an abnormality or injury confirmed by a Doctor or consultant.

Any claim for a back condition where the diagnosis is unspecified or unidentified back pain.

Claims for anxiety, depression, stress or any other mental health condition where you are unfit to work, unless your condition has been diagnosed by a consultant or your local Primary Care Trust's mental health trust or action team and they have certified that you are unfit for work solely as a result of that condition. You must be under the continuing care of a consultant or your local Primary Care Trust's mental health trust or action team in respect of the condition which has rendered you unfit for work and on which your claim is based.

Unemployment Cover

Any claim for unemployment or carer cover where you were aware there was a risk you may become unemployed or have to stop work to become a carer, prior to the policy start date.

Any claim for unemployment or carer cover where you are notified of your unemployment or you are required to give up work entirely to become a carer, during the initial exclusion period.

Any claim where you are unable to provide us with evidence to support your unemployment or carer claim – including but not limited to: payslips, letters confirming your redundancy or your intention to give up work to become a carer, P45 or tax-returns or where you are unable to provide evidence that you are registered as unemployed with the appropriate government agency and actively seeking work or you are not in receipt of carer's allowance benefit

Carer claims where the person you are caring for is not a relative.

Claims where you have not been in continuous employment for a minimum of six months immediately prior to the start date of your policy

Claims where you have agreed to take voluntary redundancy, permanently retire or resign

Claims where your unemployment is due to you breaching your employers conduct code, including fraud, dishonesty and breach of contract, or where your unemployment is due to your employer taking disciplinary action against you.

Section Three – Unemployment & Carer Cover

TYPE OF INSURANCE AND COVER PROVIDED:

Subject to the policy terms and conditions and dependent on the cover which you have selected, in the event that you are unable to work due to accident, sickness or hospitalisation, or you become unemployed or have to give up work entirely to become a carer for a relative, during the period of cover outside of the initial exclusion period and for longer than the waiting period which you have selected, we will pay you 1/30th of the monthly benefit shown on your policy schedule for each day that you are unable to work, or you are without work, or you are a carer, up to a maximum of 12 months. Please refer to the policy booklet for terms and conditions and specific exclusions.

DURATION OF COVER:

Your cover will commence on the date shown on your policy schedule and end when:

- You stop work and permanently retire, or you reach the age of 70; or
- You are no longer permanently resident in the UK or you are no longer registered with the UK tax authorities in respect of your employment or self-employment; or
- You do not renew this policy or you or we cancel this policy; or
- You do not pay the premium associated with this policy on the date that it becomes due; or
- You die.

Whichever of the above events occurs first.

CANCELLATION RIGHT:

If you decide that for any reason, this Policy does not meet your insurance needs then please return it to Simple Income Insurance within 14 days from the day 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, we will then refund your premium in full. Thereafter you may cancel the insurance cover at any time by informing however no refund of premium will be payable. The Insurer shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to you at your last known address. Valid reasons may include but are not limited to:

- a) Fraud
- b) Non-payment of premium
- c) Threatening and abusive behaviour
- d) Non-compliance with policy terms and conditions

Provided the premium has been paid in full you will be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

MAKING A CLAIM:

If you have a claim, please call Direct Group Limited, Protection Claims, PO Box 1190, Doncaster, South Yorkshire, DN1 9PS. Telephone: 0344 4124075 (all calls are recorded for training, compliance and claims purposes). Email: creditor@directgroup.co.uk as soon as possible. Please refer to the policy booklet for full details on how to make a claim.

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 procedure below.

Complaints regarding the sale of your policy should be directed to: Simple Income Insurance, Gemini Business Centre, 136-140 Old Shoreham Road, Hove BN3 7BD
Telephone: 0330 330 9465. Email: info@bestinsurance.co.uk.

Complaints regarding a claim on your policy should be directed to: Customer Relations, Direct Group Limited, PO Box 1193, Doncaster, DN1 9PW. Telephone: 0844 4124075. Email: customer.relations@directgroup.co.uk.

If your complaint cannot be resolved by Simple Income Insurance or Direct Group by the end of the next working day, it will be passed to:

The Customer Relations Department, UK General Insurance Limited, Cast House, Old Mill Business Park, Leeds, LS10 1RJ.
Telephone: 0845 2182685. Email: customerrelations@ukgeneral.co.uk.

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

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.
Telephone: 0845 080 1800

COMPENSATION SCHEME:

Great Lakes Reinsurance (UK) SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if Great Lakes Reinsurance (UK) SE cannot meet its 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.

DATA PROTECTION

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.

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.