

Income Protection Insurance

Insurance Product Information Document

Company: AmTrust Europe Limited

Product: Income Protection Policy

AmTrust Europe Limited is registered in England, Registered Office: Market Square House, St James's Street, Nottingham, NG1 6FG, Registered Number: 1229676. AmTrust Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FCA) and Prudential Regulation Authority, Financial Services number: 202189.

This document is a summary of the key information relating to this Income Protection Insurance. Full terms and conditions can be found in the policy booklet. 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?

This is an Income Protection Insurance which is designed to pay you a tax-free monthly benefit to help you protect a proportion of your monthly income if you become unemployed through no fault of your own (including giving up work to become a full-time carer) or you cannot work due to an accident or through sickness.



What is insured?

You will receive the agreed monthly payment, subject to the limits of the cover, if:

- You are made redundant (involuntary unemployment).
- You are unable to work due to an accident.
- You are unable to work due to sickness.
- If you are self-employed you will be insured if you have permanently ceased to trade due to circumstances entirely beyond your control.
- If you are a contract worker and you are made unemployed due to circumstances beyond your control you will be insured if you have been employed on a renewable fixed term contract of at least 13 consecutive weeks with the same employer for more than 2 consecutive years or on an annual contract which has been renewed.
- If you are entirely without work solely due to the need to care for a partner or relative and you are registered with your local Social Services Department as a carer and entitled to carer's allowance.

See your policy schedule for details of the type and limits of cover you have selected.



What is not insured?

No payments will be made if you are unable to work or no longer work for any of the following reasons:

- ✗ Voluntary unemployment.
- ✗ Unemployment as a result of your misconduct.
- ✗ If you are self-employed and your company temporarily ceases to trade.
- ✗ Any cause that you were aware of before taking out this insurance.
- ✗ If you fail to pass any trial or probationary period conditional to your continued employment.
- ✗ If your fixed-term contract ends and is not renewed.
- ✗ Your normal employment is casual, temporary or seasonal.
- ✗ A medical condition for which you have suffered from symptoms or received treatment, or should have received treatment, medication or advice (including regular or routine examinations or consultations to monitor the condition) from a doctor or consultant in the 12 month period immediately prior to the start date.
- ✗ A medical condition that might prevent you from working and which you were aware of prior to taking out this insurance.
- ✗ A medical condition that is due to alcohol, solvent abuse or drugs.
- ✗ Self inflicted injuries caused by any sickness, disease, bacterial or viral infection (unless this is the direct result of an accidental injury, naturally occurring condition or degenerative process or the result of any gradually operating cause).



Are there any restrictions on cover?

- ! The amount paid each month is dependent upon the level of cover you selected as stated on your policy schedule.
- ! The maximum monthly payment is £2,500 or 65% of your normal income, whichever is the lower.
- ! The maximum number of monthly payments is 12.
- ! The accident or sickness that prevents you from working must be certified by a doctor in the UK.
- ! Payments will not commence until any waiting and/or excess period has expired.

- ! An accident or sickness condition relating to stress, anxiety or depression needs to be verified by a consultant psychiatrist.
- ! An accident or sickness relating to back or spinal related conditions needs to be verified by a consultant and accompanied by radiological evidence such as an MRI or X-Ray.



Where am I covered?

- ✓ You are covered whilst you work and reside in the United Kingdom.



What are my obligations?

- You must take reasonable care to supply accurate and complete answers to all the questions you are asked when you take out, or make changes to, this policy.
- You must notify the administrator as soon as possible if any of the information in your policy documents is incorrect or if you wish to make a change to your policy.
- If you do not provide accurate and complete answers to the questions you are asked, or you fail to notify the administrator of any incorrect information or changes you wish to make your policy may not operate in the event of a claim, we may not pay any claim in full or your policy could be invalid.
- You must follow our claims process which can be found in your policy documentation



When and how do I pay?

- This is an annual premium product payable by monthly instalments via direct debit.



When does the cover start and end?

- Your cover will be effective for a period of 12 months, as shown on your policy schedule unless cancelled by you or us.



How do I cancel the contract?

- If you are unhappy with your policy for any reason you have the right to cancel within 30 days of receiving your policy documents. If you cancel within the 30 days we will refund the premium instalments already paid in full providing no claims have been made or are pending.
- If you cancel after the 30 days, no refund will be due as you will only have paid for the cover you have already received. Please note that, if you have made a claim, or intend to make a claim, the outstanding balance of the annual premium must be paid.

You can contact the administrator in one of the following ways:

- Email: admin@trent-services.co.uk
- Telephone: 01285 626020
- In writing: Trent-Services (Administration) Limited Trent House, Love Lane, Cirencester Gloucestershire, GL7 1XD