

# Income Protection Insurance

## Insurance Product Information Document

Company: UK General Insurance Limited on behalf of Great Lakes Insurance SE

Product: Cavere Lifestyle Protection Policy

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. Firm Reference No. 769884.

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 to help you protect a proportion of your monthly income if you become unemployed through no fault of your own 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 cover, if:

- ✓ You are unable to work due to an accident.
- ✓ You are unable to work due to a sickness.
- ✓ You are made redundant (involuntary unemployment).
- ✓ You suffer an accidental death during the period of cover.
- ✓ You suffer a fracture whilst you are in work (Fracture Cover)
- ✓ If you are admitted into a hospital as an in-patient at the sole request of a doctor or consultant for more than 24 consecutive hours. (Hospitalisation)
- ✓ 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 self-employed you will be insured if you have permanently ceased to trade due to circumstances entirely beyond your control.
- ✓ 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 or death 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.
- ✗ No fracture benefit will be payable if your fracture claim results from any fracture to a nose, finger or toe.



#### **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 £2,000 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 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. You must follow our claims process which can be found in your policy documentation.



#### When and how do I pay?

You can choose to pay by direct debit, credit or debit card. Please contact your broker for details or see your payment schedule that you will receive after you buy.



#### When does the cover start and end?

Your cover will be effective for a period of 12 months, as shown on your policy schedule.

#### How do I cancel the contract?



Please contact the scheme administrator Cavere Limited to cancel your policy.

If you take out cover and then change your mind, you can write to us within the first 30 days of cover and we will cancel your policy and refund any premium you have paid on the condition that no claims have been paid or are pending.

Thereafter you may cancel your cover at any time by providing us with written notice.

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