

Your MortgageProtector including Health, Employment & Legal Protector Policy Summary

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This is a summary of the policy and does not contain the full terms and conditions of the cover which can be found in the policy booklet. It is important that you read the policy booklet carefully.

MortgageProtector

MortgageProtector is our Mortgage Payment Protection Insurance and Health, Employment & Legal Protector cover.

Mortgage Payment Protection Insurance

Who Is The Insurer?

The insurer of this insurance trades as Norwich Union and is Aviva Insurance Limited (a member of the Aviva group.)

The Administrator for this insurance policy is Paymentsshield Limited.

What is MortgageProtector Insurance?

This policy will pay the monthly benefit shown on your Certificate of Cover to meet your mortgage repayments and other household costs (depending on the level of monthly benefit selected) if you are unable to work because of accident or sickness, or unemployment or you leave work to become a carer depending on the cover option you chose. You can select the type of cover you require from the following:-

- Accident or Sickness and Unemployment (including Carer Cover) or;
- Accident or Sickness cover only or;
- Unemployment (including Carer cover) only

Mortgage Payment Protection Insurance also allows you to choose a qualification period for each type of cover (i.e. Accident or Sickness or Unemployment) selected as follows:-

- **Option 1 - 30 Day Qualification Period + Back to day 1 cover**
- **Option 2 - 30 Day Qualification Period + Excess cover**
- **Option 3 - 60 Day Qualification Period + Back to day 1 cover**
- **Option 4 - 60 Day Qualification Period + Excess cover**
- **Option 5 - 180 Qualification Period + Excess cover**

Your certificate of cover will show details of the cover you have selected.

Please also refer to the sections [Unemployment Cover](#) and [Accident or Sickness Cover](#) [What is covered](#) of your policy document for further details.

To be eligible for this policy you must:

- be 18 or over and under 64,
- be in paid work of at least 16 hours per week,
- live in the United Kingdom,
- be paying or about to pay a mortgage agreement
- be named on the mortgage agreement, and
- be up to date with your monthly repayments, if you have an existing mortgage agreement.

If you are self employed or work on a fixed term contract you should read the policy to make sure it is suitable for your needs you should pay particular attention to the 'Employment Circumstances', 'Unemployment Cover' and 'Your Claim - Things to Keep in Mind When Claiming' sections.

If you are in temporary work you are not eligible for this insurance.

What happens if my circumstances change?

Your eligibility for cover under this policy may change if your circumstances change, for example if you retire from work, voluntarily reduce your hours to less than 16 per week or leave the UK to live abroad. If this happens or is likely to happen you should contact the Paymentsshield Customer Helpline on 0845 6011 050 (the administrator).

Please also refer to the section [Changes During The Lifetime of Your Policy That May Affect Your Insurance Cover](#) for further information.

What are the benefits and features of Mortgage Payment Protection Insurance?

If you are unable to work for more than the qualification period selected we will make benefit payments as follows:

• **Option 1 - 30 Day Qualification Period + Back to day 1 cover**

On the 31st day we will pay 1 monthly benefit. We will then pay 1/30th of the monthly benefit for every further day you remain off work, up to the maximum number of monthly benefit payments selected as shown on your certificate of cover. We will make these payments, in arrears, at monthly intervals.

- **Option 2 - 30 Day Qualification Period + Excess cover**

We will pay 1/30th of the monthly benefit for every day after the 30th day you remain off work starting with the 31st day, up to the maximum number of monthly benefit payments selected as shown on your certificate of cover. The first payment will be made on the 61st day and we will make these payments, in arrears, at monthly intervals.

- **Option 3 - 60 Day Qualification Period + Back to day 1 cover**

On the 61st day we will pay 2 monthly benefits. We will then pay 1/30th of the monthly benefit for every further day you remain off work, up to the maximum number of benefit payments selected as shown on your certificate of cover. We will make these payments, in arrears, at monthly intervals.

- **Option 4 - 60 Day Qualification Period + Excess cover**

We will pay 1/30th of the monthly benefit for every day after the 60th day you remain off work starting with the 61st day, up to the maximum number of benefit payments selected as shown on your certificate of cover. The first payment will be made on the 91st day and we will make these payments, in arrears, at monthly intervals.

- **Option 5 - 180 Day Qualification Period + Excess cover**

We will pay 1/30th of the monthly benefit for every day after the 180th day you remain off work starting with the 181st day, up to the maximum number of benefit payments selected as shown on your certificate of cover. The first payment will be made on the 211th day and we will make these payments, in arrears, at monthly intervals.

The maximum monthly benefit amount can be up to 75% of your monthly earned income or £3,000 per month, whichever is the lower. The total monthly benefit you have selected is shown on your certificate of cover.

- If you are self-employed you will be entitled to claim for unemployment if you have involuntarily and permanently ceased trading because you could not find enough work to meet all your reasonable business and living expenses and have declared this to HM Revenue and Customs.

Note - You will need to register for a Jobseeker's Agreement (or if ineligible provide alternative evidence that is acceptable to us) in order to be able to make an unemployment claim.

- If you receive payment in lieu of notice, your unemployment claim will start when you have registered as unemployed after the date your notice period ends.
- You will also receive details of our 'Back to Work' service which provides independent confidential advice and guidance to help you return to work if you have chosen Unemployment cover.

Important Notes:

Claim settlement will be up to the total monthly benefit as specified on your certificate of cover or 75% of your monthly earned income, whichever is the lower.

If at the time of any claim your normal monthly repayment to your lender has decreased during the term of the cover, the monthly benefit amount will be reduced by a proportionate amount to the decrease in your monthly repayment and a refund of the overpaid premium will be arranged back to the date when the reduction actually occurred.

What am I not covered for?

The policy excludes some situations. These generally involve anything you already know about or that is caused by illegal or deliberate acts on your part. You need to check the 'Accident or Sickness Cover', 'Unemployment Cover', 'Carer Cover', 'Important Notes' and 'Things to Keep In Mind When Claiming' sections of the policy for full details of what is and is not covered.

The main exclusions are shown here:

We will not cover **accident or sickness** claims which result from:

- A medical condition, and/or associated symptoms, whether diagnosed or not:
 - which you know about or should reasonably have known about, when cover starts or you have seen a doctor about in the 12 months before taking out this policy;
 - unless you have been symptom free, have not received treatment or consulted a doctor about the condition in the 12 months before the start of your accident or sickness claim.
- Pregnancy or childbirth unless there has been a medical complication.
- Back conditions, unless you supply radiological evidence of medical abnormality from a doctor or specialist.
- Mental or nervous disorders, including stress and related conditions, unless your condition is diagnosed by a specialist and needs a continued course of treatment.

We will not cover **unemployment** claims:

- If you know about the unemployment or likely unemployment at the start of the policy.
- For existing borrowers who are notified of unemployment or if unemployment happens within the first 90 days of the policy. (this is waived if you already have existing unemployment cover in place with PaymentShield or another Mortgage Payment Protection Insurance policy and you are transferring to this PaymentShield policy). An existing borrower is where the mortgage agreement has been in force for more than 30 days at the start date of the policy.
- If you are not in continuous work for 6 months before your first claim for unemployment (this is waived if you were in continuous work for 6 months before the start date of the policy).
- If you have resigned, retired, taken voluntary redundancy or been dismissed for misconduct.
- If you refuse any offer of reasonable alternative employment by your employer.
- If you fail to meet any of the performance standards or targets laid down by your employer.
- After the end of a fixed-term contract which is not renewed unless you have been employed continuously by the same firm for at least 12 months.

Note - You will need to register for a Jobseeker's Agreement (or if ineligible provide alternative evidence that is acceptable to us) in order to be able to make an unemployment claim.

We will not cover **carer** claims:

- Unless you are in receipt of (or awaiting) Carer's Allowance.
- If you know that a member of your immediate family would require a carer at the start date of the policy; or
- For existing borrowers who apply for Carer's Allowance or are notified of receipt of Carer's Allowance within the first 90 days of the policy. (this is waived if you already have existing unemployment cover in place with Paymentsshield or another Mortgage Payment Protection Insurance policy and you are transferring to this Paymentsshield policy).

How long does my Mortgage Payment Protection Insurance run for?

This is a contract that has an indefinite term. The policy is issued for an initial period from the start date to the date the first premium is due and will automatically continue on payment of each premium as it falls due until cover under your policy terminates.

Your cover will continue as long as you have a mortgage agreement and you continue to pay your monthly premium on time but it will end when you reach 65, when you no longer have your mortgage agreement or you retire from work and do not intend to actively seek further work.

Note: You must notify the Paymentsshield Customer Helpline on 0845 6011 050 of any changes to your circumstances.

The policy is designed to cover your minimum monthly mortgage repayment so you should review your monthly benefit on at least an annual basis to ensure that your monthly repayments, any mortgage related insurance premiums and any other outgoings linked to your mortgage that you wish to include are adequately covered.

The premium is reviewable and we may change the rate or terms and conditions of the policy by giving you 30 days' written notice.

What happens if I take out cover and then change my mind?

This insurance is optional and you have the right to cancel your policy during a period of 30 days from the day of purchase of the policy or the day on which you receive your policy document, whichever is the later. This is called the 'statutory cooling-off period'. If you cancel within this period you will receive a full refund of any premiums paid.

You may cancel this policy at any time after this period by giving written notice to Paymentsshield Customer Services Team (the administrator) at: Paymentsshield Limited, PO Box 229, Southport, PR9 9WU. Cover will end on the date your written request is received.

How do I make a claim?

Please call Paymentsshield Claims Team (the administrator) on 0845 6011 060 between 9.00am and 5.15pm Monday to Friday..

Please refer to 'Your Claim' section of the policy booklet for further information on making a claim.

How do I make a complaint?

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, if you have a complaint about the administration of your insurance, please call The Paymentsshield Customer Services Team on: 0845 6011 050 or if your complaint is about a claim you have made, please contact the Claims Manager at Paymentsshield on: 0845 6011 060. Or in both cases write to: Paymentsshield Limited, PO Box 229, Southport, PR9 9WU.

If your complaint is about the sales advice received when this policy was sold, please initially contact the person who arranged the cover for you.

Full details of the Mortgage Payment Protection Insurance complaints process is contained in the 'Promise of Service - Complaints Procedure' section in the policy document.

We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may then be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action. Further details of our complaints procedure can be found in your policy.

Would I receive compensation if Norwich Union were unable to meet its liabilities?

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations depending on the type of insurance and circumstances of the claim.

Health, Employment & Legal Protector (HELP) Cover

Who is the insurer?

The insurer of this cover is DAS Legal Expenses Insurance Company Limited

The Administrator for this insurance policy is Paymentsshield Limited.

What is HELP insurance?

This cover helps you by providing legal advice and representation if you have a legal dispute in relation to employment or bodily injury.

What am I covered for?

Your HELP insurance provides legal expenses cover for the cost of negotiation of your legal rights in respect of:

- Employment disputes
- Bodily injury disputes

It also provides free and confidential 24 hours a day helpline services for Legal Advice, Health and Medical Information and Counselling.

What am I not covered for?

We will not cover claims which result from or relate to:

- Disciplinary hearings or internal grievance procedures.
- Any illness or bodily injury which happens gradually or is not caused by a specific or sudden accident.
- Clinical negligence.
- Claims reported more than 6 months after you should have known about the incident

In all claims it must be more likely than not that you will recover damages or make a successful defence.

We will not cover any costs or expenses incurred before our written acceptance of a claim.

Costs are limited to £50,000 and this includes opponents costs. If you have a claim under this policy for something which is also covered by another insurance policy, we will only pay our rateable proportion of the costs incurred to the total amount of insurance covering the claim.

Unless we agree to start court proceedings or there is a conflict of interest, we are free to choose the representative.

How long does my HELP insurance run for?

Your HELP cover is provided as a free and standard feature of your MortgageProtector policy, with the services available during the life of your Mortgage Payment Protection Insurance cover.

Your HELP cover will end when your MortgageProtector policy terminates.

How do I make a claim?

For claims in relation to legal expenses cover please call Paymentsshield Claims Team (the administrator) on 0845 6011 060 between 9.00am and 5.15pm Monday to Friday.

If you wish to use the Legal Advice, Health and Medical information, and Counselling helplines please call 0845 6011 060.

How do I make a complaint?

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, if you have a complaint about:

- The administration of your insurance, please call The Paymentsshield Customer Services Team on: 0845 6011 050 or write to: Paymentsshield Limited, PO Box 229, Southport, PR9 9WU.
- A claim you have made, please contact the Customer Relations Department on: 0117 934 0066 or write to: DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol, BS1 6NH.

Full details of the HELP cover complaints process is contained in the 'Promise of Service - Complaints Procedure' section in the policy document.

We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may then be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action. Further details of our complaints procedure can be found in your policy.

Would I receive compensation if DAS were unable to meet its liabilities?

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations depending on the type of insurance and circumstances of the claim.

Mortgage Payment Protection Insurance Underwritten by Aviva Insurance Limited
Trading as Norwich Union (a member of the Aviva group)
Aviva Union Insurance Limited Registered in Scotland No: 2116
Registered Office: Pitheavlis, Perth, PH2 0NH
Authorised and regulated by the Financial Services Authority

HELP Cover Underwritten by DAS Legal Expenses Insurance Company Limited
Authorised and regulated by the Financial Services Authority under registration no 202126

Paymentsshield Limited is authorised and regulated by the Financial Services Authority (FSA) under registration number 312708.

You can check this out on the FSA website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

Telephone calls to Paymentsshield may be recorded for security purposes and monitored under our quality control procedures.

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