



TOTAL asu

18 MONTH COMPREHENSIVE COVER

POLICY SUMMARY

Please read the following document. It summarises the main features, benefits and exclusions of the Total ASU 18 Month Comprehensive Cover Policy. It does not contain the full terms and conditions which are set out in the Total ASU 18 Month Comprehensive Cover Certificate of Insurance, a copy of which you will receive when you are accepted for cover. If you have any questions regarding the Policy Terms and Conditions, please contact Centrepoint Insurance Services Limited on 01543 420388.

The Policy is administered by Centrepoint Insurance Services Limited, Bank Chambers, 53 Wade Street, Lichfield, Staffordshire WS13 6HL on behalf of Hamilton Insurance Company Limited. Hamilton Insurance Company Limited is governed by English law.

GENERAL INFORMATION

The Total ASU 18 Month Comprehensive Cover Policy is available to protect either mortgage or rental payments on your home.

HOW MUCH DOES TOTAL ASU 18 MONTH COMPREHENSIVE COVER COST?

The premium is based on the monthly benefit amount which normally consists of your monthly mortgage/rent payment, any mortgage/rent related costs, plus 25% for additional outgoings if required. Your monthly premium will be refunded in the event of a claim. The excess period chosen is also reflected in the premium. The premium can be found on your application form.

ELIGIBILITY REQUIREMENTS

You can take out this insurance cover if on the Start Date you are aged between 18 and 64, actively working (i.e not off sick) and have been continuously working for the last 6 months. You must be resident in the United Kingdom, Channel Isles or Isle of Man. If you are self-employed, a company director or contract worker, the maximum monthly benefit available is £1500 per applicant. If you are employed the maximum monthly benefit available is £2500 per applicant.

WHY DO I NEED TO PROTECT MY MORTGAGE/RENTAL PAYMENTS?

If you lost your income through unemployment or ill health, you are unlikely to receive any assistance with your mortgage repayments for the first 9 months if you make a claim via the benefits system. Depending upon the size of your mortgage, any benefit paid will help with your mortgage interest, but not other outgoings on your mortgage or insurance such as premiums payable on a life policy or a savings plan linked to your mortgage. If you are in a rented property you may be able to claim housing benefit.

WHAT TYPE OF COVER CAN I CHOOSE?

With Total ASU 18 Month Comprehensive Cover Policy you can protect your mortgage/rental payments and related costs plus 25% for additional outgoings in the event that you are made redundant or are unable to work due to Accident or Sickness.

The Policy offers combined Accident, Sickness and Unemployment cover, or you may choose Unemployment cover only or Accident and Sickness cover only.

You have the option to choose a nil, 30 or 60 day excess. The excess period determines the length of time for which you must be absent from work before you are able to make a claim, however, a claim can only be made once you have been absent from work for a period of 30 days. For example, if you are absent from work for 14 days, no claim can be made. If you are absent from work for 31 days, you may make a claim for the full period of absence providing you have a nil excess. If you had a 30 day excess, you could claim benefit for 1 day's absence. The excess period is stated on your certificate of insurance.

WHEN WOULDN'T I BE COVERED?

The exclusions listed below are also listed in your policy document in the 'Circumstances when you cannot claim' section.

You cannot claim for accident, sickness, or unemployment:

- ◆ due to any sickness which you knew about, or which is related to a condition for which you consulted a doctor in the twelve months before the policy start date, unless you have been free from symptoms of that condition for at least two years;
- ◆ due to any chronic sickness that happened before the policy start date;
- ◆ due to normal pregnancy;
- ◆ caused by elective surgery, e.g. cosmetic surgery; or
- ◆ caused by intentional injury or alcohol, solvent or drug abuse.

You cannot claim for unemployment:

- ◆ due to your work being seasonal or your fixed term contract ending, (except in the circumstances referred to in the 'what if I am employed on a fixed-term contract?' section);
- ◆ due to voluntary redundancy, resignation or dismissal as a result of misconduct, which you knew about, or which occurs within 90 days of the policy start date if you are an existing mortgage holder;
- ◆ unless you were working for at least 6 consecutive months prior to becoming unemployed; or
- ◆ if you refuse any offer of reasonable alternative employment by your employer.

You will not be covered for any event:

- ◆ while you are away from the EU for more than 90 days, or if you cease to be resident in the United Kingdom, Isle of Man or Channel Islands;
- ◆ due to civil commotion, riot, insurrection or war; or
- ◆ which results from AIDS or HIV infection.

WHAT IF I AM EMPLOYED ON A FIXED-TERM CONTRACT?

If you are employed on a fixed-term contract, you can take out the policy but we will only consider your employment to be permanent if you have worked for the same employer for the last 12 months and your contract has been renewed at least once, or if you have worked for the same employer for at least 6 months and your contract has been renewed at least twice.

WHAT IF I AM SELF-EMPLOYED?

If you are self-employed, or a company director, you can take out the policy but you will not be covered for unemployment unless you can show you have permanently stopped your occupation, i.e. the policy will not pay for periods where you are experiencing difficulties finding work, but still continue in business. If you are a company director you must show that your company had been involuntarily wound up.

WHEN WILL THE POLICY END?

The Policy will cover you until:

- (a) you die,
- (b) you reach 65,
- (c) you cease to be resident within the United Kingdom, Channel Isles or Isle of Man
- (d) the Policy expires as a result of you not paying any due Premium,
- (e) you have received the maximum amount of benefits payable

whichever happens first.

CAN I CANCEL THIS COVER?

You have a statutory right to cancel the policy within 14 days of the policy start date, if you decide it is not suitable for you. If you wish to cancel this cover within 14 days of the policy start date, any premium you have paid will be refunded. If cancellation is made after 14 days, and premiums are paid monthly, there will be no refund of premium due. To cancel the policy write to Centrepoint Insurance Services Limited at Bank Chambers, 53 Wade Street, Lichfield, Staffs, WS13 6HL, United Kingdom or email on mail@centrepoint-insurance.com.

HOW TO CLAIM

A claim form can be obtained from Centrepoint Insurance Services Limited at the address shown overleaf Tel. 01543 420388 and should be requested as soon as you are unable to work. Complete the claim form providing all the information. For Unemployment claims, this may include at least wage slips, termination notice, P60 or if Self-Employed, invoices, bank statements, annual accounts and Inland Revenue and National Insurance Records. For Accident or Sickness claims, you will need to provide proof that you are prevented from working in your own or any similar job. We may ask you to have a medical examination at our expense and you agree to co-operate in and with any such examination. We may carry out further enquiries we consider necessary. In addition proof of mortgage or rental payments will be required.

Hamilton will then contact you direct for any additional information required and will keep Centrepoint informed of the progress of the claim. Where possible, payment of the claim will be made within 3 working days.

PAYMENT OF YOUR CLAIM

The maximum amount payable in respect of any one period of unemployment or period when you are unable to work due to accident or sickness is 18 times your monthly benefit. The maximum amount payable in respect of all periods of unemployment or periods when you are unable to work due to accident or sickness is 36 times your monthly benefit.

WHAT SHOULD I DO IF I HAVE A COMPLAINT?

If you have a complaint about the way in which your policy was sold, please contact the agent who sold you the Total ASU 18 Month Comprehensive Cover policy and they will be able to provide you with their complaints procedures. If you are unsure of your agent's contact details please contact Centrepoint Insurance Services Limited at the address below.

We intend to provide a first class standard of service. However if you have a question or complaint about the policy or its administration you should either write to Centrepoint Insurance Services Limited, Bank Chambers, 53 Wade Street, Lichfield, Staffs, WS13 6HL, United Kingdom or call 01543 420388.

If your question or complaint is related to a claim you should either write to the Claims Department, Hamilton Insurance, PO Box 4718, Birmingham, B1 3RF, United Kingdom or call 0870 0101971.

Should the matter not be resolved to your satisfaction, in all cases please write to the Managing Director of Hamilton Insurance at their head office, North Street, Winkfield, Windsor, Berkshire, SL4 4TD, United Kingdom

If you are still dissatisfied, or your complaint has not been resolved within 8 weeks, You may refer your case to the Financial Ombudsman Service (FOS) at South Quay Plaza, 183 Marsh Wall, London E14 9SR, United Kingdom (Telephone 0845 080 1800, email: complaint.info@financial-ombudsman.org.uk).

Should you contact the FOS, this will not prejudice any right of legal action you may have against Hamilton Insurance.

WHAT HAPPENS IF THE INSURER IS UNABLE TO MEET ITS LIABILITIES?

If Hamilton Insurance is unable to meet its obligations under this insurance, you may be able to claim compensation under the Financial Services Compensation Scheme (FSCS). The first £2,000 of a claim is protected in full. For amounts above this threshold, 90% of the remainder of the claim will be met. Further details are available from the FSCS, 7th Floor, Lloyds Chambers, Portoken Street, London, E1 8BN, UK. Telephone: 0207 892 7300, email: enquiries@FSCS.org.uk

This Insurance Policy is underwritten by Hamilton Insurance which is the trading name of Hamilton Insurance Company Limited, (Registered in England No. 1655888, FSA Register No.202671) an incorporated company limited by shares, authorised and regulated by the Financial Services Authority and a member of the Association of British Insurers and the Financial Ombudsman Service (Registered Office: North Street, Winkfield, Windsor, Berkshire SL4 4TD, United Kingdom).

Centrepoint Insurance Services Limited is an Appointed Representative of Hamilton Insurance Company Limited which is authorised and regulated by the Financial Services Authority