



**MONSTER
INSURANCE**

keyfacts[®]

Income Protection Insurance

Policy Summary – Key Information You the Customer Need To Be Aware Of

Please read this document carefully. This policy summary does not contain the full terms exclusions and conditions of the contract; these can be found in the policy document which we suggest that you read carefully. We have drawn your attention to parts of the policy wording with the use of text boxes.

About Income Protection Insurance

Income Protection Insurance can help you protect a proportion of your normal monthly income if you become unemployed through no fault of your own or suffer an accident or sickness.

What type of cover is available under the insurance policy?

The cover you have selected will be shown on your policy schedule. We offer cover for:

- Accident Sickness and Unemployment

How does the Policy work?

- You choose the type of cover you need and level of benefit that is suitable to your demands and needs
- You pay the premium either on a monthly basis by direct debit or on an annual basis as an upfront annual premium
- We will not pay out more than the monthly benefit as specified in your schedule for a period longer than 12 months

1. Who provides insurance cover?

Accident, Sickness and Unemployment Cover

This insurance is underwritten by Alpha Insurance A/S and the insurance policy is administered by Adminicle Limited.

2. Are you eligible for cover?


You must be:

Aged 18 and over and under the statutory retirement age;
Working for a minimum of 16 hours per week in permanent, contract or self employment and residing in the United Kingdom for at least 6 months prior to the policy start date;

You are not eligible if:

You are aware of any impending Unemployment;
You are in casual, temporary or seasonal work;
You are currently unable to attend work due to an accident or sickness

You are currently unable to work because of an Accident or Sickness

 For full details of Eligibility for cover see policy wording section 1. **ARE YOU ELIGIBLE FOR COVER?**

3. What cover do you get?

This policy will protect you in the event you are unable to work due to one of the following

*Accident and Sickness
Involuntary Unemployment.*

SIGNIFICANT FEATURES AND BENEFITS

Accident	If your Doctor certifies that you have been unable to work for a continuous period in excess of the waiting period due to an Accident we will pay one month's benefit. After this we will continue to pay the benefit you are entitled to monthly in arrears.
Sickness	If your Doctor certifies that you have been unable to work for a continuous period in excess of the waiting period due to a Sickness we will pay one month's benefit. After this we will continue to pay the benefit you are entitled to monthly in arrears.
Unemployment	If after the Initial Exclusion Period you have not been working for a continuous period in excess of the waiting period due to Involuntary Unemployment we will pay one month's benefit. After this we will continue to pay the benefit you are entitled to monthly in arrears.

4. What is the maximum benefit?

You are entitled to insure up to a maximum monthly benefit of £1,500 or 50% of your normal monthly income whichever is the lesser.

5. Are there any exclusions in the cover?

Main reasons we do not pay out for Accident and Sickness

No benefit will be payable if you are unable to work due to:

Acquired Immune Deficiency Syndrome (AIDS) or infection by Human Immunodeficiency Virus (HIV) unless a hospital consultant certifies this condition prevents you from working;

Deliberate injury;

Alcohol, solvent abuse or drugs;


Any condition where you sought medical treatment within the previous 12 months;

Stress, anxiety or depression unless confirmed by a Consultant Psychiatrist;

Back conditions unless there is radiological evidence;

Pregnancy, childbirth or abortion other than a medical complication;

Medical operations or treatments which are not medically necessary including cosmetic or beauty treatments.

 **Accident and Sickness exclusions** are shown in the Policy document under section 4.1.1
Accident and Sickness exclusions

Main reasons we do not pay out for Unemployment

No benefit will be payable to you if:

You have not been working for at least 6 months before the policy start date;

You have been notified or are aware of the possibility of unemployment at the policy start date;

You have been notified or are aware within the first 150 days (unless cover is transferred from an existing insurer for the same benefit level) of the possibility of unemployment at the policy start date when you cannot claim for unemployment.

You are employed in casual, seasonal or temporary work;


Your unemployment is due to voluntary redundancy, resignation or retirement;

You failed to pass a trial or probationary period;

Your Unemployment ends as a result of the expiry of an apprenticeship or training contract;

You are dismissed due to wilful misconduct, dishonesty or fraud;

You are outside the UK for 90 days or more (unless in the armed forces or a civil servant in a British Embassy or Consulate).

 Unemployment exclusions are shown in the Policy document under section **4.2.1 Employment Exclusions**

 General exclusions for Unemployment and Accident and Sickness are shown in the Policy document under section **6. GENERAL EXCLUSIONS**

6. What is the duration of the policy?

This policy is arranged on an annual basis and is in force for a 12 month period whilst the premium is being paid.

 See policy wording **Section 2. WHAT WORDS MEAN** for full definition of "Termination Date"

7. Reviewing your cover?

Please remember that it is your responsibility to regularly review your level of cover and to advise the Administrator of any changes in your personal situation.


8. What cancellation period is there?

You have a statutory right to cancel the Policy by giving written notice to the Administrator, Adminicle Limited of Callidus House, Cirencester Business Park, Love Lane Cirencester Gloucestershire GL7 1XD within 30 days of the policy start date or the date on which you receive your policy document whichever is the later. We will refund any Premium you may have paid. No refund of premium will be made after such 30 day period or where a claim has been made on the Policy.

You can cancel this Policy at any time by giving us at least 30 days written notice addressed to the Administrator at Adminicle Limited of Callidus House, Cirencester Business Park, Love Lane Cirencester Gloucestershire GL7 1XD.

9. What to do if you have a claim?

You must give us notice by telephoning the administrator on 01285 886600.

 For full details of what to do if you have a claim please refer to the Policy document under section **11. HOW TO CLAIM.**

10. What to do if you have a complaint

We aim to provide a first-class service.

If You have any cause to complain, or you feel that We have not kept our promise, please follow the procedures below.

1. For complaints relating to the selling of this insurance please contact the sales agent from which this insurance was purchased. When you do this quote your policy number, which is on your schedule.
2. For complaints relating to the administration or claims handling of this insurance please write to the Administrator, Adminicle Limited of Callidus House, Cirencester Business Park, Love Lane Cirencester Gloucestershire GL7 1XD. When you do this quote your policy number, which is on your schedule.
3. After this action, if you are still not satisfied with the way a complaint has been dealt with, please write to:
The Claims Department, Alpha Insurance A/S, Amaliegade 12 st, DK-1256, Copenhagen Denmark.

11. What Compensation Schemes are in place?

The companies which provide the products and services related to this Policy are regulated by the Financial Services Authority and are a member of the Financial Services Compensation Scheme (FSCS). It is a duty of the FSCS to ensure that a percentage of sums owed to policyholders by an insurance company in liquidation is paid to those policyholders if the company itself is unable to meet its liabilities in full. Under the scheme, General Insurance is covered for 100% of the first £2,000 and 90% of the remainder of the claim. This compensation system is subject to restrictions and not all policyholders are eligible. Further details are available on request.