

To be eligible to apply for this cover you must:

- Be aged between 18 and under the statutory retirement age;
- Be able to register as unemployed within the United Kingdom;
- Live and work in the United Kingdom and have done so for the past 6 months;
- Work for more than 16 hours each week and have done so continuously for the past 6 months;
- If applying for Mortgage Protection you must already have, or be in the process of acquiring, a mortgage.
- If applying for Loan Protection you must already have, or be in the process of acquiring, a loan.
- Not be aware of any impending unemployment that affects you
- Not have been registered as unemployed within the last 6 months
- Not protect more than 50% of your gross monthly income to a maximum monthly benefit of £1,500.
- Not be in work that is casual, temporary or seasonal in nature or unemployment is a regular feature of your particular job
- Not be acting as a guarantor on the mortgage or loan (if applying for Mortgage Protection)

If any of the below apply to you this may affect your cover or claim so please seek further advice on the site or Terms and Conditions. Alternatively call the help line 01285 886600 (Mon-Fri 9.00-5.00pm) for advice.

- You already have, or intend to have, payment protection insurance with another provider; (See FAQ's)
- If you are on a fixed term contract (See 4.2 Terms and Conditions)
- If you have a pre-existing condition (See Section 2 of Terms and Conditions)
- If you are currently unable to work due to a disability (excluding any maternity leave, paternity leave, adoption leave or parental leave)
- You anticipate working outside of the UK for longer than 90 days (See 4.2.1 Terms and Conditions). This is not relevant if working with the British Armed Forces or as a civil servant in a British embassy or Consulate.

Please particularly check the following sections of the Terms and Conditions

Exclusions for Accident & Sickness	4.1.1
Exclusion for Unemployment:	4.2.1.
General Exclusions	Section 6