

Your income protection policy summary

The information shown here is only a summary of what is covered. Please read your policy booklet and schedule for full details of the terms, conditions and exclusions. This document does not form part of the contract between you and us. Your Income Protection policy is underwritten by UK Insurance Limited.

The cover you have chosen is detailed in your schedule. Please read your policy and schedule carefully to ensure it meets your needs.

The policy you have purchased is underwritten by UK Insurance Limited.

Eligibility

On the commencement date you must:

- be aged 18-64;
- be living permanently in the UK;
- be working, and not self-employed, for at least 16 hours per week, or where applicable, you are on statutory maternity or paternity leave; and
- have applied for cover and agreed to pay the monthly premium.

Important Note on Normal Pregnancy/Childbirth

Related Conditions

This policy does not include cover for Normal Pregnancy/Childbirth Related Conditions. Therefore, when a claim is made by you, for a medical condition which typically occurs during pregnancy or childbirth, we may refer you to a doctor or consultant who specialises in obstetrics for an opinion as to whether the condition is a normal pregnancy/childbirth related condition. We will consider this opinion to be final.

Significant features

In the event of your accident, sickness or unemployment we will pay the monthly benefit each month. This amount can be found on your schedule. The maximum we will pay is the equivalent of 12 times the monthly benefit per claim. The minimum monthly benefit you can select is £100 and the maximum is £2,500 or no more than 60% of your gross monthly salary, whichever is less.

If you are in receipt of sick pay from your employer, we will only pay a proportion of monthly benefit during this period. The full monthly benefit will only be paid once all payments from your employer have ceased.

If you have other insurance, which covers you in the event of accident, sickness or unemployment, we will not pay more than our share of your claim.

Significant exclusions and limitations

The cover is subject to exclusions, all of which are fully explained in section 5A and 5B titled 'What is not covered' in the policy wording. However, listed below are the significant exclusions and limitations for your information:

Type of cover	Significant exclusions or limitations
Unemployment	<ul style="list-style-type: none">• Knowledge of impending unemployment• The self-employed• Unemployment occurring during the initial exclusion period of 90 days• Voluntary resignation/redundancy• You must register with the Department for Work and Pensions to be able to claim• Dismissal caused by your own misconduct• Any period for which you received, or are entitled to receive, payment in lieu of notice. After this period you will have to be unemployed for 14 days in a row before you will be able to make a claim.
Accident and sickness	<ul style="list-style-type: none">• Conditions that you were aware of at the commencement of the policy• Any illness that has been seen by a doctor in the 12 months prior to the commencement date or impending treatment that you are aware of• Wilful acts including cosmetic and beauty treatments• Alcohol and drugs related• If you are in receipt of sick pay from your employer, we will only pay a proportion of monthly benefit during this period.

Please note that your policy will only pay out one type of benefit (accident, sickness or unemployment) at a time and if you make a claim under the policy there are restrictions such as time periods that need to elapse before you can then make a subsequent claim. These are detailed in your policy.

If you or your partner is receiving any state benefit, you should advise the appropriate authority if you are also claiming under this policy. In some circumstances, the amount of monthly benefit you receive under this policy may affect your entitlement to state benefit. Your local employment authority will be able to provide you with further information. Please note that under this policy state benefit payments will not be taken into consideration when calculating what proportion of monthly benefit you will receive each month.

Products Offered

UK Insurance only offers for sale its own **Churchill Branded Income Protection Policy**. While UK Insurance can give factual information it does not give advice about the suitability of this product to customers. Customers are therefore responsible for deciding whether the policy is suitable for their needs.

Duration of the policy

Your policy is a monthly contract and will automatically continue unless you tell us otherwise. Each year we will write to you before the anniversary of your policy to tell you of any changes to the premium or policy terms. As your policy could run for several years you may want to periodically review your insurance needs to ensure the policy is adequate.

The right to cancel

If this cover does not meet your requirements, please return all your documents within 30 days of receipt. We will return any premium paid, provided no claim has been made.

How to make a claim

To notify us in the first instance, please telephone **0845 606 2387**, lines are open Monday to Friday 8:30am to 6pm. Calls may be recorded. Hearing or speech impaired customers can contact us on Textphone **0800 404 8771**.

Complaints

Please call us on **0845 606 2387**, lines are open 8:30am to 6pm Monday to Friday. Calls may be recorded. Hearing or speech impaired customers can contact us on Textphone **0800 404 8771**.

Or write to:

**Churchill Income Protection,
Pinnacle House,
A1 Barnet Way,
Borehamwood,
Hertfordshire WD6 2XX.**

If we are unable to resolve the differences between you and us, you can take the matter to the Financial Ombudsman Service (FOS). Their address is:

**South Quay Plaza,
183 Marsh Wall,
London E14 9SR.**

Telephone **0845 080 1800**.

You can visit the FOS website at **www.fos.org.uk**

Details about our regulator

UK Insurance Limited is authorised and regulated by the Financial Services Authority. The Financial Services Authority website which includes a register of all regulated firms can be visited at **www.fsa.gov.uk/register**, or the Financial Services Authority can be contacted on **0845 606 1234**. UK Insurance Limited is entered in the FSA's register under number 202810.

Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at **www.fscs.org.uk**.

churchill™

Churchill Income Protection is underwritten by UK Insurance Limited. Registered address: The Wharf, Neville Street, Leeds LS1 4AZ. Registered Number 1179980.
UK Insurance Limited is a member of the Royal Bank of Scotland Group and is authorised and regulated by the Financial Services Authority.

churchill[™]

CHIP54-1108