

# Short Term Income Protection Insurance

Insurance Product Information Document

Company: Utility Warehouse Limited

Product: Income Protector



This insurance has been designed by Utility Warehouse Limited which is registered in the UK and is underwritten by UWI Limited. UWI Limited is authorised by the Gibraltar Financial Services Commission and is registered in Gibraltar (number 122573). Utility Warehouse Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference Number: 766672. Full details of the insurer are specified in your Policy Document.

This Insurance Product Information Document contains only a summary of the insurance cover. The full terms and conditions of the insurance, including for example complete information on exclusions, your obligations, how to make a claim, and your complaints and cancellation rights, can be found in your Policy Document and Insurance Schedule. You should read your Policy Document and Insurance Schedule carefully to ensure your cover meets your needs.

## What is this type of insurance?

This insurance is an Income Protection insurance designed to help protect a proportion of your monthly income if you cannot work because of an injury, illness or unemployment. There is also cover if you suffer bodily injury as a result of an accident.



### What is insured?

#### Unemployment & illness/injury cover

- ✓ The policy provides cover if you cannot work due to illness, injury or involuntary unemployment.
- ✓ The policy provides up to 6 monthly benefit payments for any one claim.
- ✓ The monthly benefit payable when you have a valid claim is 65% of your normal monthly income, subject to a maximum payment of £750 per month.
- ✓ After being off work for 30 days in a row the insurer will pay a full monthly benefit payment. Thereafter you will be paid 1/30th of the monthly benefit for each further day you are unable to work.
- ✓ The benefit is paid to you.

#### Personal accident cover

- ✓ The policy provides a lump sum payment of £10,000 if you sustain bodily injury following an accident which results in your death, loss of limb(s), loss of sight or permanent total disablement.
- ✓ The benefit is paid to you or your estate.
- ✓ The policy provides cover if you are involved in an accident and sustain bodily injury which results in you being hospitalised.
- ✓ The policy pays you a benefit of £50 for each complete 24 hour period you remain hospitalised up to a maximum of 30 days.



### What is not insured?

- ❑ You do not qualify for cover if your work is temporary, casual, occasional or on a contract basis which does not extend beyond 6 months, or you work less than 16 hours a week.
- ❑ Claims arising from side effects from medicines, medicines incorrectly taken, medicines for treating drug addiction, stress, anxiety or depression.
- ❑ Claims arising from known risks associated with medical or surgical procedures.
- ❑ Claims arising from hazardous sports and activities



### Are there any restrictions on cover?

#### Unemployment & illness/injury cover

No claim will be paid for:

- ! unemployment which you were aware of at the start date of your insurance.
- ! any period for which you have received a payment instead of working a notice period.
- ! unemployment which occurs, is notified to you, or you become aware of, during the 90 day period immediately following the start date of your insurance.
- ! voluntary unemployment or unemployment due to your misconduct.
- ! unemployment which is normal or seasonal in your occupation.
- ! any pre-existing medical condition whether diagnosed or not, which you knew about (or should have known about) or for which you have consulted a doctor, in the 12 months immediately before the start date of your insurance. This exclusion will not apply if you remain symptom free and you do not seek treatment for the condition or advice about it for a continuous period of 24 months.
- ! backache unless there is x-ray or MRI evidence of medical abnormality.

! any condition caused or aggravated by any psychiatric illness or any mental, nervous or stress related disorder unless you are receiving care from a psychiatric specialist or nurse.

! elective treatment.

#### Personal accident cover

No claim will be paid:

! that results from you engaging in any flying other than as a passenger.

#### Hospitalisation cover

No claim will be paid for:

! hospitalisation due to an illness.

#### All cover

No claim will be paid:

! for deliberate self-inflicted injury or alcohol or drug abuse.

! after your 76<sup>th</sup> birthday



### Where am I covered?

Cover under all sections of the policy applies when you are living and working in the UK.

Personal Accident cover is provided if you sustain a bodily injury following an accident that happens anywhere in the world other than anywhere the Foreign, Commonwealth and Development Office has advised against travelling to.



### What are my obligations?

#### Disclosing important information

You must take reasonable care to provide complete and accurate answers to questions you are asked when you take out or make changes to your policy.

#### Making sure you are eligible for cover

You must ensure that you are eligible for this insurance. The eligibility requirements are advised to you when you apply for/purchase this insurance and are stated in full in your Policy Document.

#### Changing circumstances

You must notify Utility Warehouse if your residency or employment circumstances change.

#### When making a claim

You must report a claim for unemployment or illness/injury within 30 days of being off work. You must complete a claim form and provide, at your expense, any information which may be required. You must also show that you are still unemployed or off work due to an illness/injury for the duration of your claim.

To claim for personal accident or hospitalisation you must report a claim within 30 days of an accident. You must provide the necessary authorisation for your medical records to be obtained and provide any further evidence that the insurer considers necessary.



### When and how do I pay?

You pay for this insurance monthly as part of your utility services payment collection.



#### **When does the cover start and end?**

You are covered for one month from the start date shown on your Insurance Schedule. This policy is a monthly policy and renews each month that a premium is paid until you cancel the policy.

The policy will no longer renew after your 76<sup>th</sup> birthday. Cover for disability and unemployment ceases when you retire from work and have no intention of working again.



#### **How do I cancel the contract?**

You can cancel this insurance within 30 days of the start date or, if later, 30 days of the date you receive your Policy Document.

You can also cancel your policy at any other time. You will not be entitled to a refund of premium as you will only have paid for the cover you have already received.

To cancel your insurance contact Utility Warehouse on 0333 777 0777

Version: 5.0

# Short Term Income Protection Insurance

## Additional Information

### Income Protector

#### Customer Complaints

Our aim is to provide you with a high quality service at all times, although we do appreciate that there may be instances where you feel it is necessary to lodge a complaint.

If you do wish to complain, please note the steps below, along with the relevant contact details for each step.

#### Step 1:

In the first instance if your complaint does not relate to a claim, please direct it to:

Utility Warehouse Limited  
Network HQ, 508 Edgware Road, London NW9 5AB

Tel: 0333 777 0777

Email: [incomeprotector@utilitywarehouse.co.uk](mailto:incomeprotector@utilitywarehouse.co.uk)

If your complaint does relate to a claim, please direct it to:

Davies Managed Systems Limited  
PO Box 2801, Stoke on Trent ST4 9DN

Tel: 0333 777 3201

Email: [customer.care@davies-group.com](mailto:customer.care@davies-group.com)

#### Step 2:

Should you remain dissatisfied with the outcome of your complaint from Utility Warehouse or the claims administrator you may refer your complaint to the Financial Ombudsman Service:

Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Tel: 0800 0234 567 (calls to this number are free on mobile phones and landlines).

Tel: 0300 1239 123 (calls to this number cost no more than calls to 01 and 02 numbers).

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

#### Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if we are unable to meet our obligation to you under this insurance. Further information can be obtained from the Financial Services Compensation Scheme, PO Box 300, Mitcheldean GL17 1DY. Tel: 0800 678 1100 (Freephone) or 020 7741 4100. Website: [www.fscs.org.uk](http://www.fscs.org.uk)