Utility Warehouse

Bill Protector Policy handbook

This policy handbook and your policy schedule together form your policy.

Thank you for choosing Bill Protector…
What to do next

1

Check that Bill Protector is right for you

- Read this handbook to check if the cover meets your needs. It tells you what's covered, what's not covered, and what to do if you need to make a claim.
- Bill Protector is a monthly policy that automatically renews on the first day of every month.

2

Check that the details are correct

- Check your details and then keep the handbook and schedule together so you can refer to them if you need to.

3

Make sure you meet the policy terms

- If there's more than one policyholder, at least one policyholder must meet the cover requirements.

If the cover isn't right for you,
or you don't need it anymore, you can stop your policy at any time. Just contact our Customer Service Team.
See page 29 for their contact details.

Contents

Welcome and overview

Words with specific meanings 5
Overview of your cover 8
Cover requirements 9

Your cover

Unemployment cover 13
Illness or injury cover 18
Personal accident cover 21
General exclusions 23

Paying and claiming

Paying your premium 27
Making a claim 28
Other questions and queries 29

Other information

Your right to cancel your policy 31
Complaints 32
Financial Services Compensation Scheme 34
Legal, regulatory and other information 35

Welcome and overview

In this section you can find

Words with specific meanings 5
Overview of your cover 8
Cover requirements 9

Words with specific meanings

About these words

Some of the words used in this policy have a specific meaning. We have given a definition of these words below and have **underlined them in bold** in this policy handbook (except for personal terms such as 'you' and 'we').

'**we**', '**us**' or '**our**' UWI Limited, which is the insurer that underwrites your policy.

'**you**' or '**your**' the policyholder or policyholders (as appropriate).

Accident/Accidental a sudden, unintentional and unexpected event that causes you **physical injury**.

Average monthly income average monthly income has different ~~meanings depending on whether you are employed or self-employed:~~

Employed	The average monthly income is the monthly average of your gross income from **your work** in the 12 months immediately before your claim. Gross income is your income before tax is taken off. If there is more than one policyholder, the average monthly income applies to each policyholder separately.
Self-employed	Your average monthly income is the monthly average of the annual income you declared to HM Revenue and Customs on your self-assessment tax return for the previous tax year. This is your personal income and not business income. If there is more than one policyholder, the average monthly income applies to each policyholder separately.

Claim date the date your claim starts. This is different for each cover – see the cover sections for details.

Claims team Davies Managed Systems Limited, which handles claims on our behalf.

Words with specific meanings continued

Claim waiting period the 30 days immediately after the **claim date**.

Compulsory redundancy written notice from your employer that they are ending your contract of employment without giving you the option of staying in employment with them.

You are not covered for voluntary redundancy.

Hospital a facility that is legally registered to provide people with medical treatment, surgical treatment, and 24-hour nursing care by registered nurses in relation to physical health illnesses and/or injuries.

The following are not hospitals under this policy:

- convalescent facilities, self-care facilities, nursing homes, rest homes, or hospital departments that provide these functions
- hospices
- facilities with the primary purpose of diagnosing, treating, or managing mental health.

Hospital stay an admission to **hospital** as an inpatient on the advice of a **medical practitioner**.

Illness or injury an illness or injury that a **medical practitioner** has certified as meaning you are totally unable to carry out any of your **work** duties.

Initial exclusion period the first 90 days after your **start date**. During this period, you cannot claim for **unemployment** that starts or you become aware of.

Loss of a finger or toe / losing a finger or toe a whole finger or toe fully severed, or total and permanent loss of use of a finger or toe.

Loss of limb / losing a limb a limb fully severed at or above the wrist or ankle, or the total and permanent loss of use of a hand, arm, foot or leg.

Loss of sight / losing your sight the permanent and total loss of sight as set out in the following table:

Both eyes	When you are added to the Register of Blind Persons on the authority of a registered ophthalmic specialist.
One eye	When the degree of sight you have left is 3/60 or less on the Snellen scale. This means you can't see things at 3ft that you should be able to see at 60ft.

Words with specific meanings continued

Maximum benefit the most we will pay for any single claim under your illness or injury cover, or unemployment cover. The maximum benefit is 6 **monthly benefits**.

Medical practitioner a doctor, consultant or medical specialist who is registered or licensed to practice medicine or dentistry in the country they practice in. The medical practitioner cannot be you, your partner or a member of your immediate family.

Monthly benefit what we will pay each month if we agree your claim for **illness or injury** or **unemployment**.

Your monthly benefit will be £450 per month.

Permanently disabled/Permanent disability must be the loss of physical or mental ability due to a **physical injury** caused by an **accident**.

The permanent disability must be within 24 months of the date of the **accident**.

The loss of physical or mental ability means you will never be able to carry out normal duties that make up a significant and integral part of your occupation, and that cannot be modified or omitted from your job.

Your occupation is your trade, profession or the type of work that you do for profit or pay. It's not specific to any particular employer or location.

A **medical practitioner** must reasonably expect that the loss of physical or mental ability will last for the rest of your life with no prospect of improvement, irrespective of when your cover ends, or you expect to retire.

Physical injury must be an injury caused by an **accident** that is the only cause of your death, **hospital** stay or **permanent disability**. The death, hospitalisation or disability must happen within 24 months of the date the **accident** happened.

Start date the date your cover starts. You will find this on your Insurance Schedule.

Unemployment/unemployed means not having paid **work** through no fault of your own. For us to consider you to be unemployed you must by actively looking for **work**.

UK the United Kingdom of Great Britain and Northern Ireland, plus the Channel Islands and Isle of Man.

Work Paid employment or self-employment.

Please see page 9 for details of what we count as work.

Overview of your cover

Unemployment benefit

We will pay you an unemployment benefit if you become **unemployed** from **work** through no fault of your own and you are **unemployed** for at least 30 consecutive days.

We will pay you the unemployment benefit while you are out of **work**, for up to a maximum of 6 months.

Your monthly unemployment benefit will be £450.

See page 13 for full details.

Illness or injury

We will pay you an illness or injury benefit if you suffer an **illness or injury** that means you are not able to work for at least 30 consecutive days.

We will pay you the illness or injury benefit while you are off **work**, for up to a maximum of 6 months.

Your illness or injury benefit will be £450.

See page 18 for full details.

Personal accident

We will pay you up to £10,000, or the amount shown on your schedule (if different), if you have an accident that results in you:

- **losing a limb**
- **losing your sight**; or
- becoming **permanently disabled**.

We will pay your estate £10,000, or the amount shown on your schedule (if different), if you have an **accident** that causes your death.

If you have to stay in **hospital** following an **accident** that causes you a **physical injury**, we will pay you £25 per night that you have to stay in **hospital**.

We will pay this for up to a maximum of 30 nights in **hospital**.

See page 21 for full details.

Cover requirements

You must meet all of the following cover requirements:

- you are a Utility Warehouse account holder
- you are aged 18 to 65
- you are permanently resident in the UK, Channel Islands or Isle of Man
- you are in **work** or making a claim under this policy.

Joint cover

If your Utility Warehouse account is in joint names, your Bill Protector policy will also be in joint names.

If one of the policyholders does not meet the cover requirements, they will not be able to make a claim or benefit from the policy. The policyholder who is claiming must meet the cover requirements.

If all policyholders no longer meet any of these cover **requirements**, please tell us.

What counts as work

Work means you must have been in paid employment or self-employment during the 3 months before your **start date**.

To qualify, you must have either:

- worked an average of at least 16 hours per week over the previous 3 months; or
- earned an average monthly income equivalent to at least 16 hours per week at the National Living Wage, provided you worked an average of at least 8 hours per week over the same period.

If your hours vary each week, or you have a zero-hours contract, your average hours and, where applicable, your average earnings over the previous three months will be used.

A period of paternity and maternal leave counts as work.

Your hours can be from one job or a combination of jobs. They cannot include any hours for jobs you do on a temporary, casual, or occasional basis.

Your **work** must be one, or a combination, of the following types of employment.

Type of employment	
Permanent contract	You are employed under an employment contract that does not have a specific end date. It could continue until you retire.
Fixed-term contract	You are employed under an employment contract that's for a specific length of time. If you are employed on a fixed-term contract, it must be for a term of at least 6 months.
Self-employed	You are a sole-trader, director, partner, or shareholder of more than 20% in a company that employs you. **or** You are employed in a company or business where your spouse, civil partner, parent, child, brother or sister is a sole trader, director, partner, or shareholder of more than 20% in a company that employs them. If you are self-employed, you must have been in this self-employment for at least 6 months.

Requirements for your health on the date your cover starts

On the date your cover starts, you must NOT be absent from **work** due to **illness or injury**.

You can be absent due to a minor illness, such as a cold. Please check with our Customer Service Team if you are not sure if the reason for your absence counts as a minor illness or injury.

Tell us if anything changes
Tell us if you no longer meet the cover requirements at any time. If you don't meet the cover requirements, we may refuse to pay all or part of any claim you make.

You cannot claim for unemployment benefit in the first 90 days

You cannot claim for **unemployment** that starts, or you become aware of, in the first 90 days after your policy starts.

State benefits

The Department for Work and Pensions may treat any claim payments under this policy as income.

This may affect your entitlement to some state benefits.

What's not covered

Some things are excluded from your cover.

See page 23 for details.

Your cover

In this section you can find

Unemployment cover	13
Illness or injury cover	18
Personal accident cover	21
General exclusions	23

Unemployment cover

You must meet all of the following cover requirements:

We will pay you an unemployment benefit if you become **unemployed** from **work** through no fault of your own and you are **unemployed** for at least 30 consecutive days.

We will pay you the unemployment benefit while you are out of **work**, for up to a maximum of 6 months.

Your monthly benefit will be £450.

What you must do while you are unemployed

While you are **unemployed**, you must:

- be actively looking for **work**; and
- be registered with Jobcentre Plus (or similar service acceptable to us).

You cannot claim for unemployment benefit in the first 90 days

You cannot claim for **unemployment** that starts, or you become aware of, in the first 90 days after your policy **start date**.

Your type of employment and your cover

The way we cover you depends on your type of employment when you become unemployed.

Type of employment	Your cover	What counts as your average monthly income for unemployment cover
Permanent contract	You are covered if you lose your job because of **compulsory redundancy** or dismissal. You are not covered if you are dismissed due to your misconduct.	The monthly average of your gross income from your **work** in the 12 months immediately before your claim. Gross income is your income before tax is taken off.

Table continues on the next page...

Unemployment cover continued

Type of employment	Your cover	What counts as your average monthly income for unemployment cover
Fixed-term contract	You are covered if your employer ends or doesn't renew a contract they originally intended to renew. If one of the following applies, we will pay up to the full benefit of the policy: • You had an annual contract your employer had already renewed at least once; or • You previously worked for that employer on a permanent contract; or • You worked for that employer for at least two continuous years. If none of these apply, you will only be covered if your employer ends the contract early. In this case: • We will pay the benefit up to the date your contract would have ended if your employer hadn't ended it early. • You will not be covered if your employer doesn't renew your contract when it reaches its expected expiry date.	The monthly average of your gross income from your **work** in the 12 months immediately before your claim. Gross income is your income before tax is taken off.
Self-employed	You are covered if both of these apply: • You have ceased trading because you couldn't find enough **work** to meet all your day-to-day business and living expenses. • You have declared this to HM Revenue and Customs.	The monthly average of the annual income you declared to HM Revenue and Customs on your self-assessment tax return for the previous tax year. This is your personal income and not your business' income.

Unemployment cover continued

Paying you

Claim date for unemployment cover

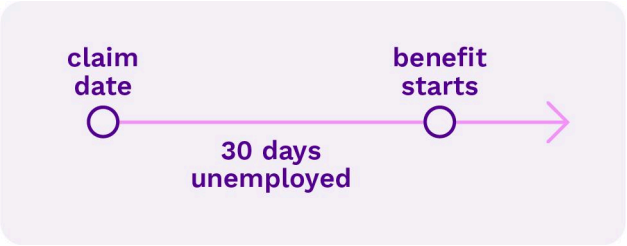
The **claim date** for unemployment cover is the date you register as **unemployed** with Jobcentre Plus. (We may accept if you register with an equivalent service. Please speak to our **claims team** to check.)

If you get a payment instead of working your notice period (this is sometimes called 'payment in lieu of notice'), or you get compensation under a settlement agreement, your **claim date** will be the later of:

- the last day of your notice period; or
- the date you register as unemployed with Jobcentre Plus.

When your unemployment benefit starts

Your unemployment benefit will start when you have been **unemployed** for 30 consecutive days immediately after the **claim date**. We call these 30 days the **claim waiting period**.



After the **claim waiting period**, you will get your monthly unemployment benefit for each month in which you are **unemployed**. We will pay you monthly.

When your unemployment benefit stops

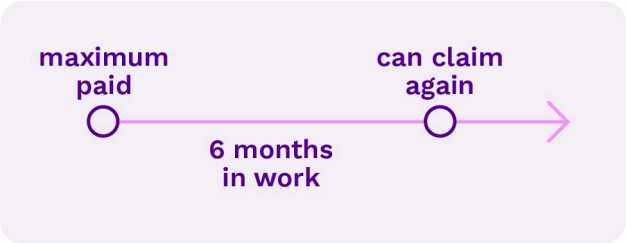
Your unemployment benefit for any one claim will stop on the first of the following:

- you are back in **work**
- you have received 6 monthly unemployment benefits
- you retire from **work** and don't intend to **work** again.

Unemployment cover continued

6-month spell between claims

After we have paid the maximum unemployment benefit for a claim, you must be in **work** for 6 months in a row before you can claim again.



What happens if the reason why you are claiming changes?

If the reason you are claiming changes between being **unemployed** and **illness or injury**, we will not treat this as a new claim. We will treat this as a single, continuous claim.

This means:

- there will not be a new **claim waiting period**; and
- the **maximum benefit** of 6 months will apply to the claim as a whole.

Claims in quick succession

If you go back to work before we have paid the **maximum benefit** and you then need to claim again, the way we treat your next period of **unemployment** will depend on how long you were back at **work**:

If you have been back in work for less than 3 months in a row when you need to claim again	We will treat your next claim as part of the original claim. This means a new **claim waiting period** will not apply, and the maximum benefit of 6-months will apply to the claim as a whole.
If you have been back in work for more than 3 months in a row when you need to claim again	We will treat any future **unemployment** as a completely new claim. This means there will be a new **claim waiting period** and your **maximum benefit** will reset so you will be able to claim for up to 6 **monthly benefits**.

Unemployment cover continued

6-month spell between claims

If you go back to **work** part-time while we are paying unemployment benefit, we may be able to continue paying benefit if all of the following apply:

- you were made **unemployed** through **compulsory redundancy**;
- the hours you work in your new job are less than before you became **unemployed**;
- you are working less than 24 hours per week in your new job; and
- your new **average monthly income** is less than it was before you claimed for unemployment benefit.

If you are not **unemployed** and decide to reduce your working hours, we will not pay unemployment benefit.

If you have temporary work while you are claiming

If you want to take on temporary work while we are paying your unemployment benefit, we may agree to suspend your claim. If we do this, we will agree the period of time we can suspend your claim for with you.

Please contact our **claims team** if you are considering temporary work during an unemployment claim.

Government-supported training

You can take part in government-supported training for 12 months during an unemployment claim without your claim being affected. You will need to have a Jobseeker's Agreement in place and provide evidence that you are actively looking for **work** when we ask for it.

What we don't cover

We will not pay unemployment benefit for:

- **Unemployment** you knew would happen on the **start date** of your policy.
- **Unemployment** that happens, or you become aware of, in the first 90 days after your start date.
- Any period where you receive a payment instead of working your notice period. This is sometimes called 'payment in lieu of notice'.
- Voluntary unemployment such as resignation or voluntary redundancy.
- Unemployment because of your own misconduct. Misconduct means not following company rules or breaking the law.
- If your occupation means it's normal for you to become **unemployed** for periods of time, such as if you are a seasonal worker.

Illness or injury cover

You must meet all of the following cover requirements:

We will pay you an illness or injury benefit if you suffer an illness or injury that means you are not able to work for at least 30 consecutive days.

We will pay you the illness or injury benefit while you are off **work** for up to a maximum of 6 months.

Your illness or injury benefit will be £450.

What counts as illness or injury

The **illness or injury** must begin after your **start date** for us to cover it.

We will consider you as being unable to work because of **illness or injury** if both of these apply:

- a **medical practitioner** has certified you as being totally unable to work because of **illness or injury**; and
- you are unable to carry out any of your work duties.

Paying you

Claim date for illness or injury cover

The **claim date** for illness or injury cover is the date you are first given a medical certificate by a **medical practitioner** confirming you are totally unable to carry out any of your work duties.

When your illness or injury cover starts

Your **illness or injury** cover will start when you have been unable to work because of illness or injury for 30 consecutive days immediately after the **claim date**. We call these 30 days the **claim waiting period**.

After the **claim waiting period**, you will get your monthly unemployment benefit for each month in which you are **unemployed**. We will pay you monthly.

Illness or injury cover continued

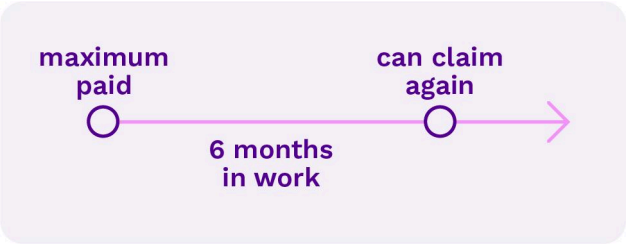
When your illness or injury benefit stops

Your illness or injury benefit for any one claim will stop on the first of the following:

- you are back in **work**
- you have received 6 monthly unemployment benefits
- you retire from **work** and don't intend to **work** again.

6-month spell between claims

After we have paid the maximum illness or injury benefit for a claim, you must be in **work** for 6 months in a row before you can claim again.



Going back to work on temporarily reduced hours

If you go back to **work** on reduced hours for a temporary period of time, we will carry on paying the full **monthly benefit** for a maximum of 3 months, if all of the following apply:

- You have already received at least one **monthly benefit** from us for your claim.
- Your **medical practitioner** continues providing you with medical certificates and confirms the number of hours or days you can work. This must not be more than 75% of your normal hours.
- Your reduced hours don't become your permanent working hours.

Government-supported training

If the reason you are claiming changes between **illness or injury** and being **unemployed**, we will not treat this as a new claim. We will treat this as a single, continuous claim.

This means:

- there will not be a new **claim waiting period**; and
- the **maximum benefit** of 6 months will apply to the claim as a whole.

Illness or injury cover continued

Claims in quick succession

If you go back to **work** before we have paid the **maximum benefit** and then need to claim again, the way we treat your next period of **illness or injury** will depend on how long you were back at **work**:

If you have been back in work for less than 3 months in a row when you need to claim again	We will treat your next claim as part of the original claim. This means a new **claim waiting period** will not apply, and the **maximum benefit** of 6-months will apply to the claim as a whole.
If you have been back in work for more than 3 months in a row when you need to claim again	We will treat any future **illness or injury** as a completely new claim. This means there will be a new **claim waiting period** and your **maximum benefit** will reset so you will be able to claim for up to 6 **monthly benefits**.

What we don't cover

We will not pay illness or injury insurance benefit for any of the following:

- Any pre-existing medical condition. This includes:
  - any condition, injury, illness, disease, sickness or related condition and symptom you had, or should have known about, in the 12-months immediately before the start date of your policy, whether diagnosed or not
  - any condition, injury, illness, disease, sickness or related condition and symptom you saw, or arranged to see, a medical practitioner about in the 12-months immediately before the start date of your policy, whether diagnosed or not.
- Backache, unless an x-ray or MRI scan shows evidence of an abnormality.
- Any condition caused by or aggravated by a psychiatric illness.
- Any mental, nervous or stress-related disorder, unless you are under the care of a psychiatric specialist or psychiatric nurse.
- Any surgical treatment you have at your own request that isn't necessary to sustain the quality of your life.
- Cosmetic surgery, unless you need it because of a physical injury, disease or illness.
- Illness because of a normal pregnancy without complications.
- A period of illness or injury when you are being paid for work you do. This doesn't include sick pay you get from your normal job.

Personal accident cover

What we'll do

We will pay you up to £10,000, or the amount shown on your schedule (if different), if you have an accident that results in you:

- **losing a limb**
- **losing your sight**; or
- becoming **permanently disabled**.

We will pay your estate £10,000, or the amount shown on your schedule (if different), if you have an **accident** that causes your death.

If you have joint cover and both people are injured in the same **accident**, we will pay each person an individual lump sum. We will only pay one lump sum per **accident** for each person covered by the policy.

We will pay you £25 per night if you have to stay in **hospital** following an **accident** that causes you a **physical injury**.

How we pay if you become permanently disabled due to an accident

If the **accident** causes **loss of limb(s)**, **sight** or **permanent disablement**, we will pay you a lump sum payment of up to £10,000, depending on the injury. See the following table:

Description	Benefit we pay
Loss of two or more limbs	£10,000
Loss of one limb	£7,500
Loss of both hands or both feet	£7,500
Loss of one hand or one foot	£5,000
Permanent loss of use of a shoulder; elbow; wrist; finger; thumb; hip; knee; ankle; or toe.	£5,000
Permanent loss of hearing in one ear	£2,500
Permanent loss of hearing in both ears	£5,000

Table continues on the next page...

Personal accident cover continued

Description	Benefit we pay
Permanent loss of sight in one eye	£5,000
Permanent loss of sight in both eyes	£10,000
Permanent loss of speech	£5,000
Other **permanent disability**	£10,000

Time period

You must become **permanently disabled** within 24 months of the date of the **accident**.

If you have to stay in hospital because of an accident

We will pay you £25 per night that you have to stay in **hospital** following an **accident** that causes you a **physical injury**.

We will pay this for up to a maximum of 30 nights in hospital.

We will cover you if you are admitted to **hospital** because of an **accident**. We will not cover you if you are admitted to **hospital** because of an illness.

When we will start covering you for staying in hospital because of an accident

Your claim starts on the first night you have to stay in **hospital** overnight as an inpatient. You must be admitted to **hospital** on the advice of a **medical practitioner**.

We will pay you monthly.

When your cover for staying in hospital because of an accident stops

Your cover for any one claim will stop on the first of the following:

- you are discharged from **hospital**
- you have had the maximum of 30 days' benefit for the injury.

What we don't cover

We will not pay personal accident cover for:

- An **accident** that takes place anywhere the Foreign, Commonwealth and Development Office has advised against travelling to.
- Any **physical injury** you get because of flying other than as a passenger
- Admission to **hospital** because of an illness.

General exclusions

About these exclusions

These exclusions apply to all the types of cover available under your policy.

1 Service cover

We will not pay a claim if you do not have a live service on your Utility Warehouse account at the time of the event you claim for.

2 Fraudulent, exaggerated or misleading claims

If we find that you (or someone acting on your behalf) have made a claim that is fraudulent, deliberately exaggerated, or intended to mislead, we may do any of the following:

- Not pay your claim.
- Recover any payments we have already made to you for the claim.
- End your insurance from the time of the fraudulent act. This means we will not pay claims for any event that happens after we end your insurance, and we may not return any premiums you have already paid.
- Inform the police.

3 War and terrorism

We will not pay any claim directly or indirectly caused by any of the following:

- War; invasion; acts of foreign enemies; hostilities (whether war is declared or not); civil war; rebellion; insurrection; military or usurped power; riot or civil commotion amounting to an uprising; military or usurped power.
- Any acts of terrorism using threat, force and/or violence by a person or group acting alone or in connection with an organisation or government for political, religious, ideological or similar reasons. This includes acts that are intended to influence government or put the public or a section of the public in fear.
- Any act of war or terrorism involving the use of, or threat to use, any nuclear weapon or device or chemical or biological agent.
- You participating in a war where English Law considers you to be employed by the armed forces of any country.

General exclusions continued

4 Nuclear risks

We will not pay any claim directly or indirectly caused by ionising radiation or contamination by radioactivity from nuclear fuel or nuclear waste from the combustion of nuclear fuel or radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component.

5 Self-inflicted injuries

We will not pay any claim caused by or contributed to by deliberate self-inflicted injury (except in an attempt to save a life).

6 Asbestos

We will not pay any claim caused by you being exposed to asbestos.

7 Alcohol, drug or substance abuse

We will not pay any claim caused by or contributed to by alcohol, drug or substance abuse.

8 Suicide

We will not pay any claim caused by you committing or attempting to commit suicide.

9 Racing motorised vehicles

We will not pay any claim caused by you racing motorised vehicles of any kind.

10 Medicines

We will not pay any claim directly or indirectly caused by any of the following:

- known side effects of medicines you take correctly under medical supervision or guidance
- medicines you take incorrectly
- medicines for treating drug addiction
- stress, anxiety or depression, unless you are under the care of a psychiatric specialist or psychiatric nurse
- known risks from a medical or surgical procedure.

General exclusions continued

11 Sports and hobbies

We will not pay any claim caused by you taking part in any of the following sports, hobbies or activities:

- boxing or martial arts
- extreme sports including, but not limited to, mountainboarding, parkour, cliff jumping, coasteering or base jumping
- Gaelic football and hurling
- horse riding
- motor car or motorcycle sport
- off road mountain biking or BMX
- mountaineering, rock climbing, abseiling, caving or potholing
- private flying, gliding, paragliding or parachuting
- rugby
- off-piste skiing or snowboarding, unless with a qualified instructor.

Paying and claiming

In this section you can find

Paying your premium 27
Making a claim 28
Other questions and queries 29

Paying your premium

Monthly cover

Bill Protector is a monthly policy that automatically renews on the first day of every month.

You will be covered for one month from the **start date** and then for each following month as long as you continue to pay the premium.

How you pay for your cover

The premium will be shown on your Utility Warehouse bill and collected as part of your payment for your Utility Warehouse account.

If you do not pay your Utility Warehouse bill by the due date outlined on the bill, then your policy will be cancelled in line with the terms stated in our General Insurance terms of business.

If the cover isn't right for you, or you don't need it anymore, you can ask us to stop your policy renewing at any time. Just contact our Customer Service Team.

Paying when you have made a claim

If you make a claim, you must continue to pay your premium during the period we are paying your **monthly benefits**.

What happens if you retire?

If you retire from **work** and don't plan to work again, your cover will end. You must tell us if you retire.

See the cover requirements.

What happens when you reach age 66?

You can choose to be covered until the youngest person on your policy reaches their 66th birthday. When the youngest person on the policy reaches their 66th birthday, we will cancel the policy. We will tell you that we have cancelled your policy using your preferred method of communication.

Making a claim

How to claim

Claims are handled on our behalf by Davies Managed Systems.

We call them the Claims Team in this handbook.

Phone	**0333 777 3201** 8am to 5.30pm, Monday to Friday (closed on Bank Holidays)
Email	**utilitywarehouse.newclaims @davies-group.com**
Write	**Davies Group Limited, PO Box 2801, Stoke on Trent ST4 9DN**

Important – Costs of providing evidence for a claim

If you make a claim for permanent disability or under the Personal Accident or Hospitalisation sections of this insurance, you are responsible for the cost of providing evidence to support your claim.

If we accept your claim, we will refund the charges made by your medical practitioner for completing the claim form. You must provide us with the relevant receipt.

If we ask you to attend a medical examination, we will pay the medical examiner's fee. We will also pay any costs of obtaining your medical records, notes or correspondence relating to your claim.

How we pay your claim

All payments under the policy are credited to your Utility Warehouse account and will be shown on your monthly Utility Warehouse bill unless we specify otherwise during the claims process.

Other questions and queries

Asking a question about your policy

If you have any questions about your policy or how it works, contact our Customer Service Team using the details below.

Making a change to your details

If you need to change any of your details, contact our Customer Service Team using the details below.

Telling us you are no longer eligible for cover

If something changes and you are no longer eligible for cover, please get in touch with us using the details below. If you are not sure if you are still eligible, our Customer Service Team can check for you.

Customer Service Team

Utility Warehouse Limited's customer service team handles customer service queries and policy administration.

We call them the Customer Service Team in this handbook.

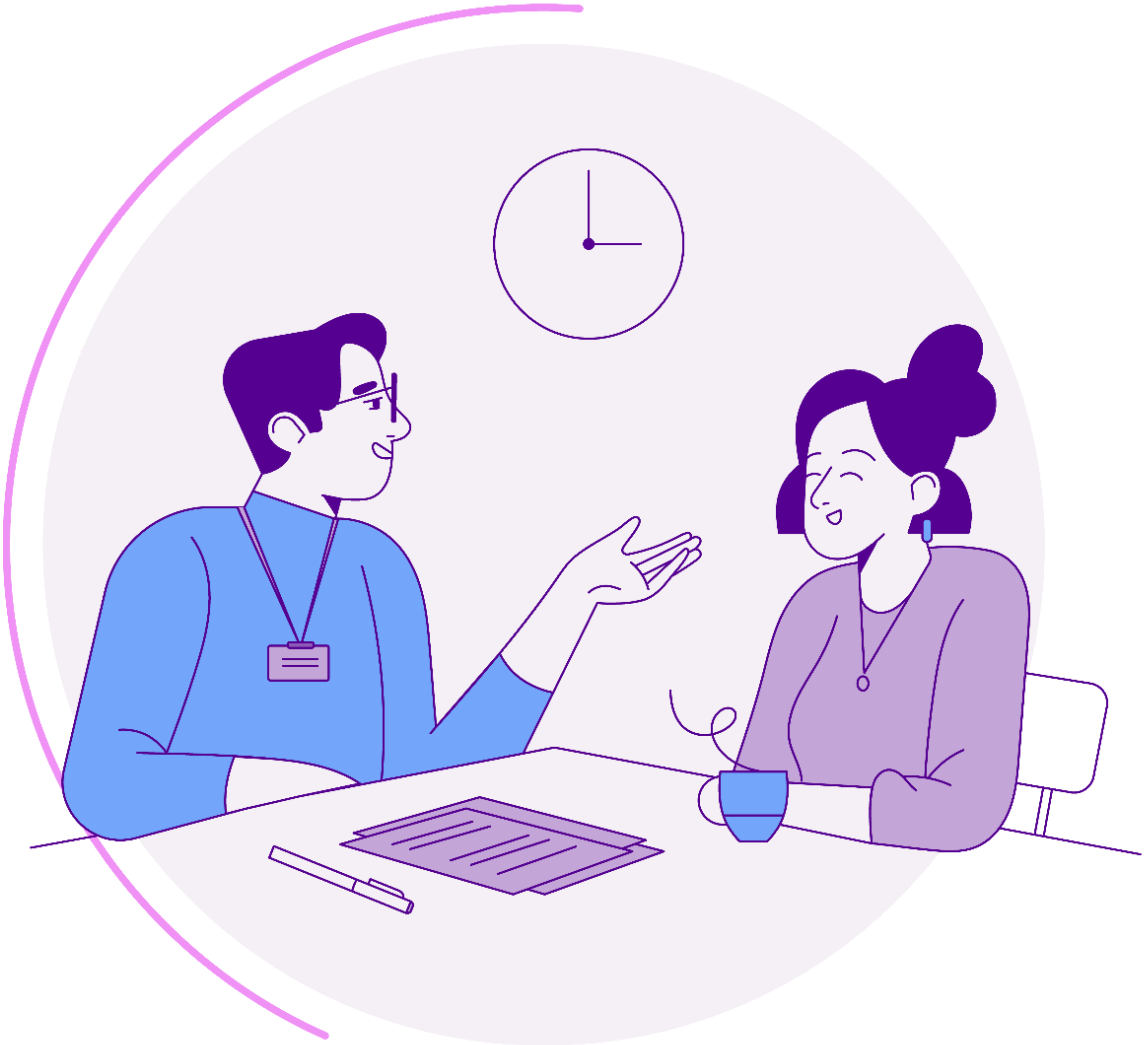
You can contact them on:

Phone	**0333 777 0777** 8.30am to 5.30pm, Monday to Friday (closed on Bank Holidays)
Email	**insurance@uw.co.uk**
Write	**Network HQ, 508 Edgware Road, The Hyde, London NW9 5AN**

Other information

In this section you can find

Your right to cancel your policy 31
Complaints 32
Financial Services Compensation Scheme 34
Legal, regulatory and other information 35



Your right to cancel your policy

Cancelling within 30 days of your start date

If you cancel within 30 days of your **start date**, or within 30 days of of receiving
your policy schedule if that's later, we will refund any premium you have paid. We will not refund your premium if you have made a claim before you cancel.

Cancelling at any other time

You can cancel your insurance at any time. We will not refund any premium paid.

Please contact our Customer Service Team if you want to cancel your policy. See page 29.

Our right to cancel your policy

Fraud

We have the right to cancel your policy immediately if you commit fraud or we have reason to believe you have acted fraudulently.

Other reasons we may cancel your policy

When the youngest person on the policy reaches the age of 66, we will cancel the policy.

We have the right to cancel your policy with 60 days' notice if:

- you no longer meet the cover requirements
- you are threatening or abusive.

We will cancel the policy immediately if you do not pay for it as described on page 27.

If we are paying benefits for a claim when we cancel your policy, we will continue paying the benefits if the **claim date** was before the date we cancelled the insurance.

Telling you that we have cancelled your policy

We will write to you using the account details we have for you and in line with your account billing preferences to tell you that we have cancelled your policy.

Complaints

How to complain

We hope you will be happy with your policy and the service you receive, but we recognise that things can sometimes go wrong.

If you are not happy with something, please get in touch with our Customer Service Team in the first place and we will aim to put it right as quickly as we can.

If you need to make a complaint, please get in touch using the details below.

If your complaint is about a claim

Call	**0333 777 3201** 8am to 5.30pm, Monday to Friday (closed on Bank Holidays)
Email	**customer.care@davies-group.com**
Write	**Davies Managed Systems Limited, PO Box 2801, Stoke on Trent, ST4 9DN**

If your complaint is about something else

Call	**0333 777 0777** 8am to 5.30pm, Monday to Friday (closed on Bank Holidays)
Email	**insurance@uw.co.uk**
Write	**Network HQ, 508 Edgware Road, The Hyde, London, NW9 5AB**

Complaints continued

If you are not happy with the outcome of your complaint

If you are not happy with the outcome of your complaint, you may be able to refer your complaint to the Financial Ombudsman Service. You can contact them on:

Call	**0800 0234 567** (calls to this number are free on mobile phones and from landlines) **0300 1239 123** (calls to this number will not cost more than calls to numbers starting 01 or 02)
Email	**complaint.info@ financial-ombudsman.org.uk**
Website	**www.financial-ombudsman.org.uk**
Write	**Financial Ombudsman Service, Exchange Tower, London, E14 9SR**

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 obligations to you under your policy.

Financial Services Compensation Scheme

Call	**0800 678 1100** (calls to this number are free on mobile phones and from landlines), or **020 7741 4100**
Web	**www.fscs.org.uk**
Write	**Financial Services Compensation Scheme, PO Box 300, Mitcheldean GL17 1DY**

Legal, regulatory and other information

Telling you about changes

We have the right to change the terms of your policy and your premium.

If we do this, we will write to you at least one month before we make the change. We will write to you at the most recent address or email address we have for you depending on your billing preferences.

Changes we can make

We may change your premium and/or the terms and conditions of your cover for one of these reasons:

- To make small changes to the wording of this document that make it easier to understand. These changes won't affect the way your cover works or the benefit it pays.
- If there are changes in the law, regulations or industry guidance that affect this insurance. This includes decisions made by a regulatory body.
- If there are changes to the taxes that apply to your insurance, such as Insurance Premium Tax.
- To reflect changes in the actual or expected cost of providing your insurance.
- To cover the cost of any changes to your cover or benefits. This includes costs relating to us removing one or more of the exclusions.
- To cover the costs of changes to the systems, services and technology we use to provide this insurance.

If we make a change, we will not make any other changes to your premium or policy terms for at least 3 months, unless changes in the law, regulations or industry codes or similar mean we must make the changes.

Legal, regulatory and other information continued

Data protection

We are the data controller for Bill Protector.

Our privacy notice sets out what data we may collect from you and how and why we use it.

You can see our privacy notice at: www.uwi.gi/privacy

Or you can ask for a copy by email or post.

Email	**privacy@uwi.gi**
Write	**Data Privacy Representative, UWI Limited, 3.03 Madison Building, Midtown, Gibraltar, GX11 1AA**

Safeguarding your premium

Utility Warehouse will hold your premium payments and any refund you are due on our behalf. Utility Warehouse acts as our agent for this purpose.

When Utility Warehouse receives your payment, we consider your payment to be received by us.

Safeguarding your claim payments

Davies Managed Systems Limited will hold any claim payments you are due from us. Davies Managed Systems Limited acts as our agent for this purpose.

We will consider any claim payments and premium refunds to be paid when you receive them from Davies Managed Systems Limited.

Rights of third parties

A person who is not party to this insurance has no right to enforce any term of this policy under the Contracts (Rights of Third Parties) Act 1999.

This does not affect any right or remedy of a third party that exists or is available outside that Act. For more information, see www.legislation.gov.uk or contact Citizens Advice.

Assignment

You cannot transfer any rights you have under this insurance to anyone else.

Legal, regulatory and other information continued

Our right to recover claim amounts from negligent parties

If the **permanent disability** or death that leads to a claim is caused by someone else's negligence, we may attempt to recover some or all of the claim amount from the negligent party.

If we choose to do this:

- You agree we can take over your legal rights and remedies against the negligent party in relation to, and to the extent of, any claim payment we make under this insurance.
- You or your beneficiary (as appropriate) agree to assist and co-operate with us.
- We will be responsible for any costs we incur.

Law and jurisdiction

This policy is governed by the laws of England and Wales and subject to the non-exclusive jurisdiction of the courts of England.

Sanctions

We will not pay any benefit under this insurance if doing so would breach any sanction, prohibition, or restriction imposed by law or regulation. This includes providing cover and paying claims.

Regulatory details

UWI Limited underwrites this policy.

UWI Limited is authorised by the Gibraltar Financial Services Commission. Registered office: 3.03 Madison Building, Midtown, Gibraltar
GX11 1AA. Firm reference: 122573.

Utility Warehouse Limited is authorised and regulated by the Financial Conduct Authority. Firm reference: 766672.

Please get in touch with us if you would like your policy handbook and policy schedule in Braille, large print or in an audio format.

Utility Warehouse Limited is a multi utility service provider supplying residential and business customers with fixed telephone, broadband, mobile, energy and insurance services. Utility Warehouse Ltd.
Reg office: Network HQ, 508 Edgware Road,
The Hyde, London, NW9 5AB.

For general insurance purposes Utility Warehouse Limited is authorised and regulated by the Financial Conduct Authority under firm reference number 766672

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