



This policy summary does not contain the full details of your policy; these can be found in the policy document.

Who are the insurers?

UK Underwriting Limited on behalf of Fortis Insurance Limited.

Can I take out this cover?

To be eligible for this cover on the start date you must:

1. Be living lawfully in the UK;
2. Be over 18 but under 65 years of age (or State Pension age, if earlier) when the policy ends;
3. Be in full time permanent work including self employment for at least 12 months prior to the first period of insurance;
4. Not be the subject of any ongoing disciplinary action or enquiry by your employer

For clarification we have defined Self Employed as meaning you are working alone, or in partnership in the UK, are registered with HMRC as self-employed, and paying Class 2 National Insurance Contributions (or being credited in respect of such contributions) and being assessed for Income Tax under Schedule D Case I or II.

What happens if I take out cover and then change my mind?

You may cancel this policy by writing to Source Software Ltd, Drake House, Plymouth Road, Penarth, CF64 3TP, within 30 days of the start date or the date you receive your documents if this is later, provided no benefit has been paid. You will be refunded any premium paid.

You may then cancel at any time by giving 30 days' notice in writing to the above address, in which case, as premiums are paid monthly, there will be no refund of premium paid.

What cover does this policy provide?

If you are unable to work due to accident, sickness or unemployment for a continuous period of 30 days.. Payments will continue for up to 12 monthly benefits each claim.

Are there any limitations on the benefits?

- The maximum amount of a monthly benefit is limited to £1,500 or 50% of your normal income before deduction of Income Tax or National Insurance, whichever the lesser. Section A - 8
- We will not pay two monthly benefits if you are unemployed and/or unable to work due to accident/sickness at the same time. Section A – 8
- In the event of cover being taken out in joint names and both persons claiming at the same time only one monthly benefit will be payable at any one time. Section E - 2
- If you are self-employed monthly benefit will only be payable under the unemployment section of cover if you have ceased to trade. If you are a company director, your company must have been wound up by a creditor who is not a director of that company. Section H – Unemployment definition
- If you are working on a fixed term contract monthly benefit will only be payable under the unemployment section of cover if you have been employed under that contract with the same employer for a continuous period of 24 months or you have been on a contract for at least 12 months and had the contract renewed at least once or you were originally employed on a permanent basis by your employer but were transferred to a fixed-term contract by that employer without a break in employment. Section C - 6

Please see the relevant sections of your policy document for further details.

What am I NOT covered for under this policy?

We will not pay benefits if your accident/ sickness results directly or indirectly from:

1. a pre-existing condition; or
2. taking drugs or alcohol; or
3. stress, anxiety or depression, or any mental or nervous disorder subject to certain conditions; or
4. self inflicted injury; or
5. back conditions, subject to certain conditions; or
6. medical operations or treatments which are voluntary or not medically necessary; or
7. wilful exposure to danger (except in an attempt to save human life).

Please see Section B – 5 of your policy document for further details.

We will not pay benefits for unemployment cover if:

1. you were not in continuous work for 6 months immediately before your employment ended; or
2. you were notified of your unemployment within 120 days of the start of the first period of insurance or you knew about it or should reasonably have known about it at the start date, notwithstanding that no specific reference has been made to your personal situation and that your unemployment may not take place until after 120 days of the start date; or
3. it is the result of your misconduct, disciplinary action, your failing to meet standards laid down by your employer or is voluntary; or
4. at the end of a fixed term contract unless certain conditions are met; or
5. it happens after normal or statutory retirement age; or
6. you refuse a reasonable alternative offer of employment by your employer; or
7. you are employed under a contract which required you ordinarily to work outside the UK; or
8. it is for any period in respect of which you have received pay in lieu of notice.

Please see Section C – 6 of the policy document for further details.

We may ask you to provide details of other income, repayment or payment protection insurance policies under which you may also be claiming disability or unemployment benefits. In these circumstances the monthly benefit will be reduced so that the total benefits paid, under all such insurances do not exceed 50% of your normal income. You will receive a proportionate refund of premium

How long does the policy run for?

Cover under the policy will last for 12 months and end on the earliest of the following dates:

- The end date shown in the **schedule**; or
- The date of your death; or
- The earlier of the date you retire or reach the age of 65 (or State Pension age, if earlier); or
- The date on which the policy is cancelled by you; or
- The date you fail or cease to pay your premium.

We will send you a renewal notice in writing at least 21 days before your renewal date advising you of the renewal premium and the alternative payment methods available to you. However, where payment is already being made monthly by direct debit, cover will continue at the terms invited unless you advise us prior to renewal date or your direct debit mandate is cancelled. Your premium will be collected by direct debit for the new policy period.

You must continue to pay Your Premium as it falls due in order to ensure continuous cover under this policy even if you are in receipt of, or awaiting, any payment due to you from us under this policy.

Please see Section A - 4 of the policy document for further details.

What are the costs of cover?

The cost of cover is provided for you on the Demands and Needs statement provided by us to you.

How do I make a claim?

To make a claim please contact: Adminicle Ltd, Callidus House, Cirencester Business Park, Love Lane, Cirencester, Gloucester, GL7 1XD telling us you want to make a claim, or phone our customer service desk on 01285-886600 to get a claim form. This should be done within 120 days of the date of the event for which a claim is being made.

How do I complain?

Any complaint about the selling or the administration of this policy should be made in writing to:
The Managing Director, Source Software Ltd, Drake House, Plymouth Road, Penarth, CF64 3TP, Email:
complaints@sourcesoftware.co.uk

If you wish to complain about the claims administration of this policy please contact: The Managing Director, Adminicle Limited, Callidus House, Cirencester Business Park, Love Lane, Cirencester, Gloucestershire GL7 1XD.

If we cannot sort your complaint out or you are still not satisfied, you can take the issue further and write to: The Head of Claims, UK Underwriting Ltd, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds LS10 1 RJ.

If you still remain dissatisfied, you may then refer your complaint to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR, telephone 0845 080 1800.

Would I receive any compensation if the insurers were unable to meet their liabilities?

Fortis Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 100% of the first £2,000 and 90% of the remainder of the claim. You can get more information about compensation scheme arrangements from the FSCS. The FSCS can be contacted at 7th Floor, Lloyds Chambers, 1 Portsoken Street, London E1 8BN, or by telephone or fax (Tel: 020 7892 7301 or Fax: 020 7892 7301), or by e-mail (enquiries@fscs.org.uk).

Other Important Information

Fortis Insurance Limited, UK Underwriting Limited, Source Software Limited and Adminicle Limited are authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA's Website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

English Law applies to this policy unless you have asked for another law and we have agreed to this in writing before the start date.

A copy of UK Underwriting Limited's complaints procedures are available on request from the addresses above.