

## Your Accident, Sickness and Unemployment Policy Summary

This is a summary of the policy and does not contain the full terms and conditions of the cover which can be found in the policy. It is important that you read the policy carefully.

### Who Are The Insurers?

The insurer of this policy is Aviva Insurance Limited.

### What is the Accident, Sickness and Unemployment Policy?

This policy will pay the monthly benefit shown on your Schedule of Insurance to meet your mortgage repayments if you are unable to work because of accident, sickness or unemployment or if you leave work to become a carer.

You will only be insured for the cover sections that you have chosen and which are shown on your Schedule of Insurance.

#### To be eligible for this policy you must:

- be 18 or over and under 64,
- be in paid work of at least 16 hours per week and have been so for the last 6 months,
- live in the United Kingdom,
- be paying or about to pay a mortgage agreement with your mortgage provider, and
- be up to date with your monthly repayments, if you have an existing mortgage agreement.

If you are self-employed or work on a fixed-term contract you should read the policy to make sure it is suitable for your needs – you should pay particular attention to the 'Employment Circumstances', 'Unemployment Cover' and 'Your Claim' sections. If you are in temporary work you are not eligible for this insurance.

#### Transferring cover from another provider

To be eligible to transfer your cover from another provider, your existing policy must have been in force for at least 120 days. You must also be applying for the same benefit or a lesser amount. We may request sight of your original schedule of insurance in the event of a claim.

### What happens if my circumstances change?

Your eligibility for cover under this policy may change if your circumstances change, for example if you retire from work, voluntarily reduce your hours to less than 16 per week or leave the UK to live abroad. If this happens or is likely to happen you should discuss your situation with Wessex Group.

### What are the benefits and features of the Accident, Sickness and Unemployment Policy?

If you are unable to work for more than 30, 60, 90 or 120 days in a row (the waiting period), depending on the period you have chosen:

- we will pay 1/30th of the monthly benefit for each further day you are unable to work, from day 31, 61, 91 or 121, depending on the waiting period you have chosen, up to your next mortgage agreement monthly repayment date, then
- the full monthly benefit, at monthly intervals, for each following month you are unable to work, then
- at the end of the period you are unable to work, we will pay 1/30th of the monthly benefit for each day you are unable to work from the day after you were last paid benefit to the last day you are unable to work up to a maximum of 12 full monthly benefit payments in total.

The maximum monthly benefit amount can be up to 150% of your minimum monthly repayment to your mortgage provider or £1,500 per month, whichever is the lower.

- If you are self-employed you will be entitled to claim for unemployment if you have involuntarily ceased trading because you could not find enough work to meet all your reasonable business and living expenses and have declared this to HM Revenue and Customs.
- If you receive payment in lieu of notice, your unemployment claim will start when you have registered as unemployed after the date your notice period ends.

## What am I not covered for?

The policy excludes some situations. These generally involve anything you already know about or that is caused by illegal or deliberate acts on your part. You need to check the 'Accident or Sickness', 'Unemployment' and 'Carer' sections of the policy for full details of what is and is not covered. The main exclusions are shown here:

### We will not cover accident or sickness claims which result from:

- A medical condition, and/or associated symptoms, whether diagnosed or not:
  - which you know about when cover starts or you have seen a doctor about in the 12 months before taking out this policy; and
  - which persists or returns during the first 12 months of your policy

### We will not cover unemployment claims:

- If you know about the unemployment at the start of the policy
- If you are notified of, or which happens, within the first 60 days (or 120 days if cover was arranged after your mortgage started) of the policy
- If you have resigned, retired, taken voluntary redundancy or been dismissed for misconduct
- After the end of a fixed-term contract unless you have either been employed by the same firm for at least 2 years or are on a contract of at least 12 months which has been renewed at least once with the same employer.

**Note** - You will need to register for a Jobseeker's Agreement in order to be able to make an unemployment claim.

### We will not cover carer claims:

- Unless you are in receipt of (or awaiting) Carer's Allowance
- If you know that a member of your immediate family would require a carer at the start date of the policy; or
- If you apply for Carer's Allowance or are notified of receipt of Carer's Allowance within the first 60 days (or 120 days if cover was arranged after your mortgage started) of the policy.

## Changes we can make to premium, policy cover and/or terms and conditions

We can, at any time and after taking a fair and reasonable view, make changes to your premium, policy cover and/or terms and conditions of insurance to reflect:

- Changes in our expectation of the future cost of providing cover;  
and/or
- Changes in the law, regulation or taxation that affects us or your policy.

Changes will be notified to you in writing at least 30 days in advance. Where we give notice of any proposed changes you have the right to cancel your policy with immediate effect. (Please see 'Changes We Can Make To Premium, Policy Cover and/or Terms and Conditions' section of the policy wording for more information.)

## How long does the Accident, Sickness and Unemployment Policy run for?

Unless this policy is cancelled earlier by you or us your cover will continue as long as you have a mortgage agreement and you continue to pay your monthly premium on time but it will end when you reach 65, when you no longer have your mortgage agreement or you retire from work and do not intend to actively seek further work. The policy is designed to cover your minimum monthly mortgage repayment so you should review your monthly benefit on an annual basis to ensure that your monthly repayments and any mortgage related insurance premiums that you wish to include are adequately covered.

There are certain circumstances in which we can cancel your policy (for example):

- Where we can offer you an equivalent alternative product we will give you at least 30 days notice
- Where we are unable to offer you an equivalent alternative product we will give you at least 90 days notice
- If you breach the terms of your policy we can cancel your policy immediately.

In the event that we cancel your policy we will send you notice in writing.

For the full list of circumstances in which we may cancel your policy and details of notice periods, please see the 'When Does Your Policy End' section of your policy wording.

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

This insurance is optional and you have the right to cancel your policy during a period of 30 days from the day of purchase of the policy or the day on which you receive your policy, whichever is the later. If you cancel within this period you will receive a full refund of any premiums paid.

You may cancel this policy at any time after this period by giving 30 days' written notice to Wessex Group.

## **How do I make a claim?**

Please call Wessex Group on 0845 602 2319 between 9.00 am and 5.00 pm Monday to Friday or e-mail [claims@wessex-group.co.uk](mailto:claims@wessex-group.co.uk).

## **How do I make a complaint?**

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please speak with your normal contact at Wessex Group or write to the Complaints Manager, Wessex Group, Jewry House, Jewry Street, Winchester, Hants, SO23 8RZ.

We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may then be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action. Further details of our complaints procedure can be found in your policy.

## **Would I receive compensation if Aviva were unable to meet its liabilities?**

We are members of the Financial Services Compensation Scheme ("FSCS"). You may be entitled to compensation from the scheme if we cannot meet our obligations depending on the type of insurance and circumstances of the claim.



Underwritten by Aviva Insurance Limited.  
Registered in Scotland, No. 2116.  
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