

keyfacts

About Sentinel Mortgage Payment Protection Insurance

Some important facts about your insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.

Insurer: AXA Insurance UK plc

What is Sentinel Mortgage Payment Protection?

This policy will pay the monthly benefit shown in the policy in the event that you are unable to work due to **Disability** or Unemployment. : -

Who is Sentinel Mortgage Payment protection for?

You can be covered under this **Policy** if at the **Commencement Date You**

are over 18 and under 60 years of age

are in **Employment** or **Self-Employment** continuously for at least 12 months prior to **Commencement Date** and **You** do not know of or could not, reasonably, be expected to know of any **Unemployment** that is likely to happen to **You**;

live and work in the **UK**;

are the owner occupier of the property secured under the insured **Agreement** which is **Your** main residence and is not used for business purposes;

have paid the **Premium**.

For clarification we have defined Self Employed as meaning **You** are actively working for profit in a business or profession, alone or in association with others, and paying Class 2 National Insurance Benefit Contributions or being a director (or being a shareholder) of a private limited company with an issued and fully paid share capital of less than £1,000 or a **Relative** is **Self-Employed** as defined and **You** are **Employed** in the same business

ABOUT YOUR COVER

FEATURES AND BENEFITS INCLUDED AUTOMATICALLY	SIGNIFICANT EXCLUSIONS OR LIMITATIONS	POLICY SECTION
Cover for Total Disability	You must be unable to work due to total disability for the period of continuous days	Conditions 2

<p>Cover for Total Disability (cont)</p>	<p>shown in Your Schedule before you will be eligible to receive payment under this policy.</p> <p>You will not be covered for Disability:</p> <p>caused by any physical or mental infirmity or disease which necessitated medical or surgical treatment or consultation within the 12 months preceding the Commencement Date or any chronic or continuing disease from which You suffered prior to the Commencement Date;</p> <p>arising from stress, anxiety or depression or any mental or nervous disorder unless a Consultant certifies that the condition solely prevents You from Working,</p> <p>a back related condition unless there is radiological evidence of medical abnormality, visible wound, contusion, or a Consultant certifies that the condition solely prevents You from Working,</p> <p>A maximum of 12 Monthly Benefit payments will be paid to You for Total Disability Insurance.</p>	<p>Exclusions 5 (b) (ii)</p> <p>Exclusions 6 (b) (iii)</p> <p>Exclusion 6(b) (iv)</p> <p>Conditions 4 Limitations</p>
<p>Cover for Unemployment Free return to work support</p>	<p>You must be unable to work due to unemployment for the period of continuous days shown in Your Schedule before you will be eligible to receive payment under this policy.</p> <p>You will not be covered for Unemployment;</p> <p>first notified to You or commencing during the 60 day period immediately following the Commencement Date in</p>	<p>Conditions 3</p> <p>Exclusions Conditions 5 (c) (i)</p>

<p>Cover for Unemployment (cont)</p>	<p>respect of a New Mortgage, or the first 90 days in the period immediately following the Commencement Date in respect of an existing mortgage,</p> <p>which is a seasonal occurrence in Your occupation or due to Your work being of a temporary or casual nature (including work for a temporary employment agency) or where Unemployment is a regular feature of Your work or which You are aware of as likely to be impending at the Commencement Date whether by Your employer's official notification or otherwise.</p> <p>until the end of any period for which You have received a Payment in lieu of notice;</p> <p>due to the natural expiry of a fixed contract of Employment, unless either: You have a regularly renewable contract which has been renewed at least twice and You have been employed by the same employer for at least 24 months, or You have an individually negotiated contract which has been renewed at least twice and You have been employed by the same employer for at least 6 months, in which case the Monthly Benefit is payable only if the contract is terminated early and only for the original duration of the contract of Employment</p> <p>if You are not making a genuine attempt to get work;</p> <p>A maximum of 12 Monthly Benefit payments will be paid to you in respect of Unemployment</p>	<p>Exclusions 5 (c) (ii)</p> <p>Exclusions 5 (c) (iii)</p> <p>Exclusions 5 (c) (iv)</p> <p>Exclusions 5 (c) (v)</p> <p>Conditions 4 Limitations</p>
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DURATION OF POLICY

Your cover is valid for as long as you maintain your monthly premium payments and renew annually upon invitation, but it will end when you reach age 65, normal state retirement age or your mortgage is repaid. You should periodically review the level of cover you have to ensure it remains adequate to meet your mortgage repayments and associated expenses.

CANCELLATION RIGHT

We hope you are happy with the cover this policy provides. However, you have the right to cancel it at any time. If you cancel within 15 days of the start date we will refund any premium you may have paid. See the section headed "Ending of Cover" within the insurance certificate.

We can cancel your policy at any time by giving you 30 days notice. However this will not affect your right to claim benefits for any event that happens before we give you notice of cancellation.

MAKING A CLAIM

If you have a claim, please telephone the scheme administrators, Adminicle Ltd on 01285 886635 as soon as possible to tell them about it.

HOW TO MAKE A COMPLAINT

We hope you will be pleased with the service we provide. However, if you have a complaint about our service or about a claim, please contact .Source Software Ltd., Drake House, Plymouth Road, Penarth, Vale of Glamorgan, CF64 3TP. Telephone 029 20 265205 Please give your name and quote your certificate number, which is on your Schedule, so that they can deal with the enquiry quickly.

If you are still not happy with the response you have received, you have the right to ask the Financial Ombudsman Service to review your case.

COMPENSATION SCHEME

AXA Insurance UK plc are 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.