

Mortgage Payment Protection insurance

Policy Booklet



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Section 1: Definitions

In this policy, the following words and phrases have the meaning given next to them. These words and phrases will start with capital letters wherever they appear.

Active Employment

Carrying out the usual activities of working in Your Employment.

Carer / Caring

You look after a member of Your Immediate Family on a full-time basis and have completed a Carer's Allowance claim pack and are either in receipt of or awaiting a Carer's Allowance from the Department for Work and Pensions.

Carer's Allowance

A taxable benefit paid by the Department for Work and Pensions to an informal Carer.

Disability

- Any accident or sickness which happens after the Start Date which stops You from working in your Employment and is certified by a Doctor.
- Any complication of pregnancy which is diagnosed by a Doctor or consultant who specialises in obstetrics which happens after the Start Date which stops You from working in your Employment and is certified by a Doctor.

We will not classify as Disability, Normal Pregnancy (including multiple pregnancy) or childbirth, including delivery by Caesarean section or any other medically or surgically assisted delivery which does not cause medical complications.

Doctor

A medical practitioner who is registered with the General Medical Council in the UK, and is not You, Your spouse, Your partner or a relative.

Employed/Employment/Work

Permanent paid employment, including self-employment, of at least 16 hours per week.

FirstAssist

FirstAssist Insurance Services Limited.

Immediate Family

Your spouse, civil partner, live in partner, children and parents.

Insurer, Our, Us, We

Great Lakes Reinsurance (UK) PLC.

Month

Any 30 day period.

Monthly Benefit/Benefit

The amount shown on Your schedule, subject to a maximum of £2,500. For joint cover,

each person will be entitled to a proportion of the Monthly Benefit. The share will be the same as the split of average gross income in the two full months before the month in which the claim took place.

Mortgage

Your mortgage agreement on a residential property, which has priority over any other charge on the property. Residential property means a property permanently and solely occupied by You and Your Immediate Family as Your main home.

Normal Pregnancy

Symptoms, or a combination of minor symptoms, which usually accompany pregnancy and which are generally of a minor and/or temporary nature which do not represent a medical hazard to mother or baby.

Select & Protect

The Select & Protect Program Limited.

Start Date

The date this policy commences which is the completion date of Your Mortgage or the date You complete the application for this policy, if later, as shown on Your schedule.

Temporary Work

Employment for an indefinite period which is not intended to be permanent. Employment of this nature via an employment agency is considered to be Temporary Work.

Unemployed/Unemployment

Being out of Work, registered as unemployed with Jobcentre Plus (in Great Britain), or the equivalent government agency in Northern Ireland. You must be available and actively looking for Employment.

Waiting Period

The minimum number of consecutive days of Disability, Unemployment or being a Carer, which You have to wait before Your entitlement to Benefit commences as shown in Your schedule.

You, Your, Insured Person

The Insured Person (s) named on Your schedule.

Section 2: Introduction

This policy explains the benefits, terms and exclusions of Your Mortgage Payment Protection insurance and shows that provided You are eligible and have paid the monthly insurance premium You are covered.

Please read this policy and Your schedule carefully and make sure You are eligible (please see Section 4 Eligibility), that the policy meets Your needs, and that You know what the policy does and does not cover. The cover You have selected is shown in Your schedule.

There are three levels of cover:

- Disability Cover. (See Section 5)
- Unemployment Cover. (See Sections 6 and 7)
- Disability & Unemployment Cover. (See Sections 5, 6 and 7)

There are four Waiting Period options

Waiting Period	First Monthly Benefit payable
30 days Waiting Period (Back to Day One)	31st day
30 days Waiting Period	61st day
60 days Waiting Period	91st day
90 days Waiting Period	121st day

Cooling-off period

We hope that You will be happy with Your insurance policy. However, if this policy does not meet Your needs You have 30 days from the date You received Your policy documents to cancel the policy and get a full refund. (We will not give You a refund if You have made a claim or an incident has happened where You could make that claim.) To exercise Your right to cancel in the statutory cooling off period, please contact Select & Protect, PO Box 5730, Southend-on-Sea, Essex SS1 2ZT. If You do not exercise Your right to cancel Your policy in the statutory cooling off period, it will continue in force and You will be required to pay the premium.

If You have any questions about Your eligibility for this insurance or changes to Your circumstances You should call Select & Protect on 0845 345 6800 between 8.00am and 6.00pm Monday to Friday (9.00am to 2.00pm Saturday). Telephone calls may be recorded and monitored.

Customers with disabilities

This policy is also available in large print, audio and Braille. If You require any of these formats please contact Select & Protect on 0845 345 6800 between 8.00am and 6.00pm Monday to Friday (9.00am to 2.00pm Saturday).

Section 3: The insurance contract

This policy is a legal contract between You and Us. The policy, Your schedule and any endorsements make one document and You should read them together.

Your part of the contract is based on the information You gave Us when You completed Your application.

Our part of the contract is that We will provide the cover set out in this policy, provided You pay the premium and meet all the conditions.

If You do not meet Your part of the contract, We may turn down a claim or You may find that You do not have any cover.

The laws of England and Wales, Scotland and Northern Ireland allow us both to choose the law which will apply to this contract. We have chosen Scottish law to apply if you live in Scotland and the law of England and Wales to apply if you live elsewhere in the United Kingdom. The language used in this policy and any communications relating to it will be in English.

The insurer is Great Lakes Reinsurance (UK) PLC. Registered in England and Wales No 2189462. Registered Office at: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ. Authorised and regulated by the Financial Services Authority.

The policy is managed and claims are administered on behalf of the insurer by FirstAssist Insurance Services Limited, Registered in England & Wales No 04617110. Registered Office at Marshall's Court, Marshall's Road, Sutton, Surrey, SM1 4DU. Authorised and regulated by the Financial Services Authority.

The policy is issued and administered on behalf of FirstAssist by The Select & Protect Program Limited, Registered in England No 2167242. Registered Office at 1 Maitland House, Warrior Square, Southend on Sea, SS1 2AA. Authorised and regulated by the Financial Services Authority.

This policy is issued for an initial period of one month from the Start Date and will automatically continue on payment of each month's premium as it falls due until cover under Your policy terminates or is cancelled, as described in Section 9.

Section 4: Eligibility

You are eligible for this policy provided that on the Start Date of the policy You:

- have a Mortgage that is not in arrears;
- are aged 18 or over and under 65;
- are living and working permanently in the United Kingdom;

- are in Employment; and
(If You select Disability & Unemployment Cover or Unemployment Cover)
- are not aware of any impending unemployment, whether or not You have received official notice.

If You select Disability & Unemployment Cover or Unemployment Cover, and You are Employed on a fixed-term contract then You are still eligible for cover however exclusion (vi) in Section 6 may apply.

If You have a joint Mortgage

Your cover can be in joint names. For joint cover You will each be entitled to a proportion of the Monthly Benefit at the time You each make a claim.

Material Facts

All material facts must be disclosed. A material fact is one that is likely to influence Us in the acceptance and assessment of an application e.g. living outside the UK or in work for less than 16 hours per week. It is Your responsibility to provide complete and accurate information to Select & Protect when You take out Your insurance policy and throughout the life of Your policy.

Please note that if You fail to disclose any material information to Us, this could invalidate Your insurance cover and could mean that part or all of a claim may not be paid. We recommend You keep a record (including copies of letters) of all information provided to Select & Protect for Your future reference.

Section 5: Disability cover

This Section only applies if Your schedule shows You have selected either Disability Cover or Disability & Unemployment Cover

What We will cover

If Your schedule shows You have selected a 30 Days Waiting Period (Back to Day One)

If You cannot Work for at least 30 days in a row, because of Disability, an amount equal to 1/30th of the Monthly Benefit will become payable for each day of Your Disability.

If Your schedule shows You have selected a 30 Days Waiting Period

If You cannot Work for at least 30 days in a row, because of Disability, an amount equal to 1/30th of the Monthly Benefit will become payable for each further day of Your Disability starting from the 31st day.

If Your schedule shows You have selected a 60 Days Waiting Period

If You cannot Work for at least 60 days in a row, because of Disability, an amount equal to 1/30th of the Monthly Benefit will become payable for each further day of Your Disability starting from the 61st day.

If Your schedule shows You have selected a 90 Days Waiting Period

If You cannot Work for at least 90 days in a row, because of Disability, an amount equal to 1/30th of the Monthly Benefit will become payable for each further day of Your Disability starting from the 91st day.

We will continue to pay Monthly Benefit until:

- You return to Active Employment;
 - We have paid the maximum of 12 Monthly Benefit payments; or
 - cover ends as described in Section 9;
- whichever happens first.

Benefit will be paid on a monthly basis if You have been off Work for a full Month. If You return to Work before a full Month has passed, We will pay You an amount equal to 1/30th of the Monthly Benefit for each day You have been off Work up until the day You return to Work.

For example

Customer A selected a 30 days waiting period (back to day one) and a monthly benefit of £500, and was unable to work for 105 days due to sickness. They would receive benefits for 105 days, totalling £1,750.

For example

Customer B selected a 60 days waiting period and a monthly benefit of £500, and was unable to work for 105 days due to sickness. The first 60 days are not covered. They would receive benefits for the remaining 45 days, totalling £750.

If there are less than three consecutive months of Active Employment between two periods of Disability, We will classify those two periods as one continuous period of Disability and pay up to an aggregate of 12 Monthly Benefit payments in total. We will not pay Benefit for the time You were working between the two periods. Only one Waiting Period will be applied.

For example

Customer C has received three monthly benefits and returned to work, but within three months they are unable to work again due to disability, either the same cause or a new one. This is treated as a continuation of the previous claim. They will not have to go through the waiting period before benefits become payable again. As they have already received three monthly benefits for the earlier period, the maximum payable for the second period will be nine monthly benefits.

If a period of Disability is immediately followed by a period of Unemployment or Caring or a period of Unemployment or Caring is immediately followed by a period of Disability, We

will classify these two periods as one continuous claim and pay up to an aggregate of 12 Monthly Benefit payments in total. Only one Waiting Period will be applied.

After the maximum of 12 Monthly Benefit payments have been paid for any period of Disability, further claims for Disability will only be considered under the following circumstances:

- If the reason for claiming is as a result of the same cause, there must have first been three months Active Employment.
- If the reason for claiming is as a result of a new cause, there must have first been one months Active Employment.

You cannot claim for Disability and Unemployment or Caring at the same time.

What We will not cover

This policy does not cover any period of Disability:

- i) which occurred before the Start Date;
- ii) as a result of any medical condition for which treatment had been given or diagnosis had been made or investigations commenced during the 12 months immediately before the Start Date and which comes back within 12 months after the Start Date.
- iii) which is a result of intentional self-inflicted injuries;
- iv) which is a result of taking alcohol or drugs, (unless they are taken under the direction of a Doctor and are not for the treatment of drug addiction);
- v) as a result of You being detained in prison under the direction of a court of law. (This will not apply if You are later acquitted); or
- vi) arising from war (whether declared or not), military duty in peacekeeping operations outside the United Kingdom, invasion, riot as an active participant, revolution or any similar event.

For the purposes of exclusion ii) above, if You for the 6 continuous months immediately before the Start Date:

- held a policy with another insurer providing Disability cover, that was replaced by this policy; and
- under which You had not made a claim in the 24 months before the Start Date, Start Date shall then mean the date Your previous policy commenced. This will only apply in respect of the corresponding amount of Monthly Benefit provided by Your previous policy. In the event of a claim You will need to provide Us with a copy of Your previous policy and proof of premium payment that show Your policy was up to date at the Start Date of this insurance.

Section 6: Unemployment cover

This Section only applies if Your schedule shows You have selected either Unemployment Cover or Disability & Unemployment Cover

What We will cover

If Your schedule shows You have selected a 30 Days Waiting Period (Back to Day One)

If You become Unemployed and cannot Work for at least 30 days in a row, an amount equal to 1/30th of the Monthly Benefit will become payable for each day of Your Unemployment.

If Your schedule shows You have selected a 30 Days Waiting Period

If You become Unemployed and cannot Work for at least 30 days in a row, an amount equal to 1/30th of the Monthly Benefit will become payable for each further day of Your Unemployment starting from the 31st day.

If Your schedule shows You have selected a 60 Days Waiting Period

If You become Unemployed and cannot Work for at least 60 days in a row, an amount equal to 1/30th of the Monthly Benefit will become payable for each further day of Your Unemployment starting from the 61st day.

If Your schedule shows You have selected a 90 Days Waiting Period

If You become Unemployed and cannot Work for at least 90 days in a row, an amount equal to 1/30th of the Monthly Benefit will become payable for each further day of Your Unemployment starting from the 91st day.

We will continue to pay Monthly Benefit until:

- You return to Work;
- We have paid the maximum of 12 Monthly Benefit payments; or
- cover ends as described in Section 9;

whichever happens first.

Benefit will be paid on a monthly basis if You have been off Work for a full Month. If You return to Work before a full Month has passed, We will pay You an amount equal to 1/30th of the Monthly Benefit for each day You have been off Work up until the day You return to Work.

For example

Customer A selected a 30 days waiting period (back to day one) and a monthly benefit of £300, and was unemployed for 75 days. They would receive benefits for 75 days, totalling £750.

For example

Customer B selected a 30 days waiting period and a monthly benefit of £300, and was unemployed for 75 days. The first 30 days are not covered. They would receive benefits for the remaining 45 days, totalling £450.

We will not classify as Unemployment any period for which You receive payment instead of working Your notice (i.e. payment in lieu of notice). After this period, You then have to be Unemployed for the Waiting Period before You will be able to make a claim.

If there are less than three consecutive months of Employment between two periods of Unemployment, We will classify those two periods as one continuous period of Unemployment and pay up to an aggregate of 12 Monthly Benefit payments in total. We will not pay Benefit for the time You were working between the two periods. Only one Waiting Period will be applied.

For example

Customer C has received two monthly benefits and returned to work, but within three months they become unemployed again. This is treated as a continuation of the previous claim. They will not have to go through the waiting period before benefits become payable again. As they have already received two monthly benefits for the earlier period, the maximum payable for the second period will be ten monthly benefits.

If a period of Unemployment is immediately followed by a period of Disability or Caring or a period of Disability or Caring is immediately followed by a period of Unemployment, We will classify these two periods as one continuous claim and pay up to an aggregate of 12 Monthly Benefit payments in total. Only one Waiting Period will be applied.

After the maximum of 12 Monthly Benefit payments have been paid for any period of Unemployment or Caring, further claims for Unemployment or Caring will only be considered if there has first been six consecutive months Employment.

You cannot claim for Disability and Unemployment or Caring at the same time.

If during a claim for Unemployment You take Temporary Work, Your claim will be suspended for the period of Temporary Work.

If You qualify for an Unemployment claim but continue to work part-time You will be entitled to a proportion of Your Monthly Benefit. We work this out according to the proportions of Your average gross income received from all jobs before Your claim.

What We will not cover

This policy does not cover any period of Unemployment:

- i) which occurred before the Start Date;
- ii) which commences within 60 days after the Start Date, if You arranged this policy on or before the completion date of Your Mortgage;
- iii) which commences within 90 days after the Start Date, if You arranged this policy after the completion date of Your Mortgage;
- iv) if You were not in Employment for six consecutive months prior to Your first Unemployment claim;
- v) which You knew to be impending at the Start Date;
- vi) which results from the natural expiry of a fixed-term contract unless:
 - immediately prior to Your claim, You were Employed on an annual contract which has been renewed at least once;
 - immediately prior to Your claim, You have been Employed on a contract with the same employer for a period of 24 months; or
 - immediately prior to the commencement of Your fixed-term contract, You were Employed on a permanent basis by the same employer.(This exclusion will not be applied if You are self-employed.);
- vii) which results from You voluntarily leaving Your Employment unless as a result of constructive dismissal;
- viii) due to a normal or seasonal occurrence or which is a regular feature of Your Employment;
- ix) after a period of casual, temporary or occasional work;
- x) which results from misconduct leading to Your dismissal;
- xi) as a result of You being detained in prison under the direction of a court of law. (This will not apply if You are later acquitted);
- xii) as a result of any medical condition for which treatment had been given or diagnosis had been made or investigations commenced during the 12 months immediately before the Start Date and which comes back within 12 months after the Start Date;
- xiii) which is a result of intentional self-inflicted injuries;

- xiv) which is a result of taking alcohol or drugs, (unless they are taken under the direction of a Doctor and are not for the treatment of drug addiction); or
- xv) arising from war (whether declared or not), military duty in peacekeeping operations outside the United Kingdom, invasion, riot as an active participant, revolution or any similar event.

For the purposes of exclusions ii) and iii) above, the 60 or 90 day initial exclusion period for Unemployment cover will be waived, if You:

- for the 6 continuous months immediately before the Start Date;
- held a policy with another insurer providing Unemployment cover, that was replaced by this policy; and
- under which You had not made a claim in the 24 months before the Start Date.

Start Date shall then mean the date Your previous policy commenced. This will only apply in respect of the corresponding amount of Monthly Benefit provided by Your previous policy. In the event of a claim You will need to provide Us with a copy of Your previous policy and proof of premium payment that show Your policy was up to date at the Start Date of this insurance.

Section 7: Carer cover

This Section only applies if Your schedule shows You have selected either Unemployment Cover or Disability & Unemployment Cover

What We will cover

If Your schedule shows You have selected a 30 Days Waiting Period (Back to Day One)

If You voluntarily leave Your Work to become a Carer for at least 30 days in a row, We will pay an amount equal to 1/30th of the Monthly Benefit for each day You are a Carer.

If Your schedule shows You have selected a 30 Days Waiting Period

If You voluntarily leave Your Work to become a Carer for at least 30 days in a row, We will pay an amount equal to 1/30th of the Monthly Benefit for each further day You are a Carer starting from the 31st day.

If Your schedule shows You have selected a 60 Days Waiting Period

If You voluntarily leave Your Work to become a Carer for at least 60 days in a row, We will pay an amount equal to 1/30th of the Monthly Benefit for each further day You are a Carer starting from the 61st day.

If Your schedule shows You have selected a 90 Days Waiting Period

If You voluntarily leave Your Work to become a Carer for at least 90 days in a row, We will pay an amount equal to 1/30th of the Monthly Benefit for each further day You are a Carer starting from the 91st day.

We will continue to pay Monthly Benefit until:

- You cease to be a Carer;
 - We have paid the maximum of 12 Monthly Benefit payments; or
 - cover ends as described in Section 9;
- whichever happens first.

Benefit will be paid on a monthly basis if You have been a Carer for a full Month. If You cease to be a Carer before a full Month has passed, We will pay You an amount equal to 1/30th of the Monthly Benefit for each day You have been a Carer.

If there are less than three consecutive months of Employment between two periods of Caring, We will classify those two periods as one continuous period of Caring and pay up to an aggregate of 12 Monthly Benefit payments in total. We will not pay Benefit for the time You were working between the two periods. Only one Waiting Period will be applied.

If a period of Caring is immediately followed by a period of Disability or Unemployment or a period of Disability or Unemployment is immediately followed by a period of Caring, We will classify these two periods as one continuous claim and pay up to an aggregate of 12 Monthly Benefit payments in total. Only one Waiting Period will be applied.

After the maximum of 12 Monthly Benefit payments have been paid for any period of Caring or Unemployment, further claims for Caring or Unemployment will only be considered if there has first been six consecutive months Employment.

You cannot claim for Disability and Unemployment or for Caring at the same time.

What We will not cover

This policy does not cover any period of being a Carer:

- i) if at the Start Date We reasonably believe You were aware of the need, or likely need at any time in the future, for a member of Your Immediate Family to require a Carer;
- ii) if You arranged this policy on or before the completion date of Your Mortgage and within the first 60 days of the Start Date You apply for a Carer's Allowance, or are notified of receipt of a Carer's Allowance. (This exclusion will not be applied if the condition of the member of Your Immediate Family requiring a Carer was due to or caused by an unforeseen event happening after the Start Date.);
- iii) if You arranged this policy after the completion date of Your Mortgage and within the first 90 days of the Start Date You apply for a Carer's Allowance, or are notified of receipt of a Carer's Allowance. (This exclusion will not be applied if the condition of the member of Your Immediate Family requiring a Carer was due to or caused by an unforeseen event happening after the Start Date.);

- iv) where the person You are caring for is not a member of Your Immediate Family; or
- v) arising from war (whether declared or not), invasion, riot as an active participant, revolution or any similar event.

For the purposes of exclusions ii) or iii) above, the 60 or 90 day initial exclusion period for Carer cover will be waived, if You:

- for the 6 continuous months immediately before the Start Date;
- held a policy with another insurer providing Carer cover, that was replaced by this policy; and
- under which You had not made a claim in the 24 months before the Start Date.

Start Date shall then mean the date Your previous policy commenced. This will only apply in respect of the corresponding amount of Monthly Benefit provided by Your previous policy. In the event of a claim You will need to provide Us with a copy of Your previous policy and proof of premium payment that show Your policy was up to date at the Start Date of this insurance

Section 8: Back to work assistance

This Section only applies if Your schedule shows You have selected either Unemployment Cover or Disability & Unemployment Cover

The benefits of Your policy includes an Unemployment telephone assistance service. This service is provided by an independent team of expert advisers. The costs of this service will be met by Us.

This service provides:

- Telephone advice and a “Back to Work” guide containing practical help and guidance on job seeking, CV preparation and interview techniques.
- Access to a job vacancy database that is updated daily with jobs that are not necessarily advertised.

In the event that We accept a claim under Section 6 Unemployment cover We will then arrange for an adviser to contact You.

Section 9: Premium and termination of insurance

Premiums

Your premium is collected by Select & Protect and is payable monthly by direct debit.

Cancellation of Your insurance

- (i) Your cover and entitlement to Benefit will end automatically as soon as one of the following occurs:
- Your Mortgage agreement ends or You assign it to a third party;
 - You retire from Employment;
 - You reach the age of 65; or
 - You die.
- (ii) You may cancel this policy by giving Select & Protect, 14 days' notice in writing at Select & Protect, PO Box 5730, Southend-on-Sea, Essex SS1 2ZT. You may be entitled to a refund of any premium You have paid for the period after the cancellation date provided You have not made a claim.
- (iii) Your cover will end automatically if You do not pay Your premium on the date it is due.
- (iv) In the event of fraud, We may cancel Your policy immediately and no refund of premiums will be given.
- (v) We may cancel this policy by Select & Protect giving You 90 days' notice in writing at Your last known address. If We do, any premium You have paid for the period after the cancellation date will be refunded. It may become necessary for Us to cancel Your policy due to:
- You failing to disclose any material information to Us that is relevant to Your application for this policy or to any claim,
 - any actual or predicted legal or regulatory requirement,
 - an unforeseen increase in claims under all policies of the same type issued by Us, or
 - an unforeseen event that prevents Us from continuing to provide, or Select & Protect or FirstAssist continuing to administer, Your policy.

If the policy is cancelled due to (i) above, no claim payments will be made after the date of cancellation.

If the policy is cancelled due to (ii), (iii) or (v) above, claim payments will be made for any valid claim which occurs before the cancellation date.

Section 10: Changes

How We can change Your Policy

We will periodically review premium rates and policy terms and have the right to amend them to reflect:

- the increases or reduction in the claims experience from all of the policies of the same type issued by Us,
- changes in the general law or to the decisions of the Financial Ombudsman Service, or
- to meet regulatory requirements or to reflect new industry guidance and codes of practice which are there to raise standards of consumer protection.

We will give you notice of any changes that We have to make by Select & Protect giving You at least 60 days written notice at Your last known address.

If We make any alterations and You are unhappy with those changes, You can cancel Your policy as set out in Cancellation of Your insurance (ii) above.

How You can change Your Monthly Benefit

The Monthly Benefit may be amended by contacting Select & Protect on 0845 345 6800. Telephone calls may be recorded and monitored.

Providing We accept Your application, the change will take effect from the date advised, provided that You are not receiving Monthly Benefit under the policy or You are aware of any impending claim.

What We will not cover following an increase in Monthly Benefits

The following additional exclusions will apply to the increase in Monthly Benefit:

Section 5 Disability cover and Section 6 Unemployment cover

We will not pay the increase in Monthly Benefit for any claim caused by or resulting from any medical condition for which treatment had been given or diagnosis had been made or investigations commenced during the 12 months immediately before the date You applied for the increase and which comes back within 12 months after the date You applied for the increase.

Section 6 Unemployment cover

We will not pay the increase in Monthly Benefit for any Unemployment claim where:

- Your Employment ends within 60 days of the date You applied for the increase; or
- You knew the Unemployment to be impending at the date You applied for the increase, whether or not You had received official notice.

Section 7 Carer cover

We will not pay the increase in Monthly Benefit for Caring where:

- on or before the date You applied for the increase We reasonably believe You were aware of the need, or likely need at any time in the future, for a member of Your Immediate Family to require a Carer; or
- within the first 60 days of the date You applied for the increase You apply for a Carer's Allowance, or are notified of receipt of a Carer's Allowance. (This exclusion will not be applied if the condition of the member of Your Immediate Family requiring a Carer was due to or caused by an unforeseen event happening after the Start Date.)

In some circumstances, the amount of Monthly Benefit You receive under this policy may affect Your entitlement to State benefit. Your local Jobcentre Plus will be able to provide You with more details.

Telling Us about changes in your circumstances

Please tell Select & Protect if any of Your circumstances change which may affect Your insurance. If You fail to do so, Your insurance may not be valid and We may not pay Your claim.

Examples of some changes You should tell Select & Protect about are:

- If Your Employment status changes
- If You change address
- If You transfer Your Mortgage to a different lender (You can keep this Insurance)

Please note that this is not a complete list. If You are not sure whether You need to tell Select & Protect about a change in circumstances, tell Select & Protect anyway.

Section 11: How to make a claim

Making a claim

It is important that You register Your claim as soon as possible.

Step 1 – Please have the following information ready when you call:

- Your Select & Protect Mortgage Payment Protection Insurance policy number (called Agreement Number on the schedule of insurance).
- Your bank account details.

Step 2 – Please call FirstAssist on 0870 160 5001 between 9am-5pm Monday to Friday. For Your protection calls may be recorded and may be monitored. We will take the details of Your claim and advise You of the next steps.

For a Disability claim Your Doctor will need to provide details. The start date of Your claim will be the date Your Doctor has certified You as unfit for Work.

For an Unemployment claim You should register with Jobcentre Plus as soon as You become Unemployed. The start date of Your claim will be the date You have registered with the Jobcentre Plus as being Unemployed.

If You are self-employed or are an employee who has a controlling interest in the company which is employing You and You are making an Unemployment claim, You must provide proof that:

- You have involuntarily ceased trading and declared this to HM Revenue & Customs. You will be required to supply a copy of this notification to Us, and
- You are registered as Unemployed with Jobcentre Plus (in Great Britain), or the equivalent government agency in Northern Ireland You must be available and actively looking for Employment.

We may also require the name and address of Your accountant, if You have one.

If You are a Carer making a claim, We need satisfactory proof that You are required to look after a member of Your Immediate Family, that You have completed a Carer's Allowance claim pack and are either in receipt of or awaiting a Carer's Allowance.

- Correspondence should be sent to FirstAssist Insurance Services Limited, 1 Drake Circus, Plymouth PL1 1QH.
- If You have a joint policy, please send both Insured Persons salary slips relating to the 2 months before the claim started.
- When claiming Benefit any proof required must be provided at Your expense.
- We reserve the right to make any enquiries relating to Your claim, contact Your employers or ask You to undergo an independent medical examination at Our expense.
- All claim payments will be made to Your bank account.
- If You or Your partner are eligible for any State benefit to assist with Your mortgage interest payments, You should advise Jobcentre Plus if You are also claiming under this policy.

Any other State benefit You receive may be affected if Your Monthly Benefit under this policy exceeds Your monthly mortgage repayment and mortgage related outgoings. Your local Jobcentre Plus will be able to provide You with more details.

When You tell Us about circumstances which may or may not give rise to a claim, the information on Your application and any other information You provide relating to these circumstances, will be put onto a register of claims, through which insurers share such information to prevent fraudulent claims. A list of participants and the name and address of the operator are available from FirstAssist on request.

Should You make any claim which is false or fraudulent in any respect, You will forfeit all rights under this policy, which will be cancelled from the start date of the claim. Any monies paid to You will be recovered and no refund of premium will be made.

Section 12: Customer service

You have the right to expect the best possible service and support. If we have not delivered the service that You expect or You are concerned with the service provided, we would like the opportunity to put things right. If You feel we have fallen short of our standards in any aspect, please contact Select & Protect or FirstAssist.

Select & Protect is responsible for complaints arising out of the issue and administration of the policy. Our goal is to give excellent service to all our customers but we recognise that things do go wrong occasionally. We take all complaints we receive seriously and aim to resolve all our customers' problems promptly. To ensure that we provide the kind of service you expect we welcome your feedback. We will record and analyse Your comments to make sure we continually improve the service we offer.

What will happen if You complain

- We will acknowledge your complaint within 2 working days of receipt.
- We aim to resolve complaints, following assessment and investigation, within 5 working days of receipt. Most of our customers' concerns can be resolved quickly but occasionally more detailed enquiries are needed. If this is likely, we will contact You with an update and give You an expected date of response.

What to do should You be dissatisfied

- If you have a complaint about the handling of Your insurance please contact Select & Protect at:

The Select & Protect Program Limited
PO Box 5730
Southend-on-Sea
Essex SS1 2ZT

Telephone : 0845 345 6800. Calls may be recorded and monitored

FirstAssist is responsible for complaints arising out of the policy itself and the administration of claims. Most problems can be resolved by speaking to the staff directly responsible for the handling of Your claim. Initially, please raise Your concerns with them. They will do their best to address the problem and in our experience most issues can be resolved satisfactorily at this stage.

When You contact FirstAssist they will fully investigate Your complaint, keep You informed of progress and do their utmost to resolve Your complaint.

If Your complaint is not resolved or if You are unhappy with the response, then You can progress Your complaint with the FirstAssist Customer Relations Team.

The Customer Relations Manager
FirstAssist Insurance Services Limited
1 Drake Circus
Plymouth, PL1 1QH

Telephone: 08457 585775. For Your protection calls may be recorded and may be monitored.

Email: customerrelations.plymouth@firstassistinsurance.co.uk

FirstAssist will carry out a separate investigation and full review that will be concluded by the issuing of a final response letter. FirstAssist will issue their final response within eight weeks of Your original complaint. If it is not possible to issue a response within this timescale, FirstAssist will write to You explaining why.

What to do if You are still not satisfied.

If You are still not satisfied with the response then You may be able to refer Your complaint to the Financial Ombudsman Service. You must approach the Financial Ombudsman Service within six months of the final response to Your complaint. We will remind You of the time limits in the final response.

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

Telephone: 0845 080 1800
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

We must accept the Ombudsman's final decision, but You are not bound by it and may take further action if You wish.

Your rights as a customer to take legal action remain unaffected by the existence or use of FirstAssist's complaints procedure. However the Financial Ombudsman Service may not adjudicate on any cases where litigation has commenced.

Section 13: Financial Services Compensation Scheme (FSCS)

Great Lakes Reinsurance (UK) PLC is covered by the Financial Services Compensation Scheme (FSCS). If they are unable to meet their obligations, you may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim. Further information is available from the FSCS at www.fscs.org.uk or by contacting them at 7th floor, Lloyds Chambers, Portsoken Street, London E1 8BN or by telephone on 0207 892 7300.

Section 14: General Information

Data Protection Act – Information Users

For the purposes of the Data Protection Act 1998, the Joint Data Controllers in relation to any personal data You supply are FirstAssist Insurance Services Limited and The Select & Protect Program Limited.

Insurance Administration

Information You supply may be used for the purposes of insurance administration by us, our associated companies and agents, by reinsurers and Select & Protect . It may also be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing our compliance with any regulatory rules/codes. Your information may also be used for research and statistical purposes and crime prevention. It may be transferred to any country, including countries outside the European Economic Area for any of these purposes and for systems administration. Where this happens, we will ensure that anyone to whom we pass Your information agrees to treat Your information with the same level of protection as if we were dealing with it.

If You give us information about another person, in doing so You confirm that they have given You permission to provide it to us and for us to be able to process their personal data (including any sensitive data) and also that You have told them who we are and what we will use their data for, as set out in this notice.

In the case of personal data, with limited exceptions, and on payment of the appropriate fee, you have the right to access and if necessary rectify information held about You.

Sensitive Data

In order to assess the terms of the insurance contract or administer claims which arise, we may need to collect data which the Data Protection Act defines as sensitive (such as medical history or criminal convictions). By proceeding with this insurance, You signify Your consent to such information being processed by us or our agents.

Fraud Prevention And Detection

In order to prevent and detect fraud we may at any time:

- share information about You with other organisations and public bodies including the police
- undertake credit searches and additional fraud searches
- check and/or file your details with fraud prevention agencies and databases, and if You give us false or inaccurate information and we suspect fraud, we will record this

This policy is administered by The Select & Protect Program Limited. This policy is managed and claims are administered by FirstAssist Insurance Services Limited. This policy is underwritten by Great Lakes Reinsurance (UK) PLC.

The Select & Protect Program Limited, Registered in England No 2167242.
Registered Office at 1 Maitland House, Warrior Square, Southend on Sea, SS1 2AA.
The Select & Protect Program Limited is authorised & regulated by the Financial Services Authority (FSA). FSA Register No. 301693

FirstAssist Insurance Services Limited is registered in England and Wales, No. 04617110.
Registered Office Marshall's Court, Marshall's Road, Sutton, Surrey SM1 4DU.
FirstAssist Insurance Services Limited is authorised and regulated by the Financial Services Authority (FSA). FSA Register No. 310671.

Great Lakes Reinsurance (UK) PLC is registered in England and Wales, No. 2189462.
Registered Office Plantation Place, 30 Fenchurch Street, London EC3M 3AJ
Great Lakes Reinsurance (UK) PLC is authorised and regulated by the Financial Services Authority (FSA). FSA Register No. 202715.

You can check this information on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

Select & Protect is authorised and regulated by the Financial Services Authority. Our customers are protected through our membership of the Financial Services Compensation Scheme and the Financial Ombudsman Service. Its status is that of an intermediary dealing with all administration of insurance policies, including claims handling and premium collection.

Select & Protect offers a range of personal insurances, details of which are available on request.

The Select & Protect Program Limited, PO Box 5730, Southend-on-Sea, Essex SS1 2 ZT.

Registered in England No. 2167242

