

KEY FEATURES OF YOUR 5 YEAR INCOME PROTECTION & ACCIDENTAL DEATH POLICY

About This Document

This document outlines specific cover features and benefits – it does not contain the full terms and conditions of the insurance, which can be found in the policy wording.

Insurer

Disability and Accidental Death insurance is underwritten by Maiden Life Försäkrings AB. Registered Office: Klarra Norra Kyrkogatan 29, Stockholm 111 22 Sweden. Maiden Life Försäkrings AB are authorised and regulated by Finansinspektionen (the Swedish Financial Regulator), and are registered with the Financial Conduct Authority, registration number 464517

Administrator

Policies are administered on behalf of the insurer by Trent-Services (Administration) Ltd, which is authorised and regulated by the Financial Conduct Authority under reference 315285

Type Of Insurance & Cover

Income protection Insurance is designed to cover you against loss of income in the event of you being unable to work due to an accident or sickness. It will pay out a cash lump sum should you suffer from an accidental death.

Are You Eligible For Cover?

You are eligible to take out our income protection insurance if on the Policy Start Date:-

- You are aged 22 or over and are under the age of 61; and
- You have been residing in the United Kingdom continuously for the last 9 months; and
- You are seeking to protect a proportion of your income in the event of Disability; and
- You have completed our quick and simple application process.

You Are Not Eligible For Cover If:

- You are in casual, seasonal or temporary Work; or
- You are Working less than 16 hours per week; or
- You are currently unable to attend Work due to a Disability; or
- Your application was rejected.

Annual Review of Cover

We recommend that you review your cover from time to time to make sure that it is still relevant to you. We will send you an annual statement of account detailing the premiums you have paid and the coverage that payment entitles you to. At this time, we will also offer you the opportunity to adjust your sum insured according to any changes in your circumstances, without having to take out a new Policy.

Benefits

We will pay you up to 75% of your normal monthly income to a maximum of £2,500 if you are unable to work due to an accident or sickness. We will continue to pay you for any shortfall should you have to go back to work on reduced hours or complete a different role which pays less.

The maximum duration you can claim for is 60 months. For example if your claim occurs in year 4 of the policy we will still continue to pay your claim for 60 months even though your policy will have terminated 12 months later.

If you die from an accident we will pay your estate £30,000.

You can update the amount of benefit you need as and when your wages change without the need to re-apply.

How Long Will My Cover Last?

You will be covered for 5 years from the start date of your policy until its Termination Date which is when the earliest of the following occurs:-

1. You die; or
2. You retire from Work or reach the age of 65, whichever is the earlier; or
3. You stop residing or Working in the United Kingdom; or
4. You default on Your Premium payment; or

5. You no longer have an income (unless you are in a Claim Period); or
6. You cancel this Policy; or
7. You have reached the expiry date on your schedule.

Policy Exclusions

The following exclusions have been applied to this policy. Please refer to the policy wording for full details.

We are unable to pay a claim if it;

1. is due to you deliberately injuring yourself;
2. is due to alcohol, solvent abuse or drugs (other than drugs taken under the direction of a Doctor or Consultant and not for the treatment of drug addiction);
3. is due to stress, anxiety or depression or any mental or nervous disorder unless confirmed by a Consultant Psychiatrist;
4. results directly or indirectly from a Pre-Existing Condition (this exclusion will not apply to a Pre-Existing Condition if You have been free from its symptoms, and have not consulted any Doctor nor received any treatment for or in connection with it, for a two year period prior to Your claim);
5. is due to pregnancy, childbirth or abortion other than a medical complication which directly occurs as a result of Your pregnancy or pregnancy related conditions;
6. occurs, or is continuing, during any period of Maternity/Paternity Leave;
7. has not resulted in a reduction in your Normal Monthly Income
8. results from spinal and related back conditions unless there is radiological medical evidence of abnormality, visible wound or contusion confirmed by a Doctor;
9. arises from medical operations or treatments which in the opinion of Our chief medical officer are not medically necessary, including cosmetic or beauty treatments;
10. is due to an accident caused by your participation in one of the following hazardous activities:-
 - a. Any 'Extreme', 'Action', 'Aggro', 'Freestyle' and 'Adventure' sports which have high level of inherent danger involving speed, height, high physical exertion or specialised gear. e.g. Bungee jumping,

Parkour, mountain biking;

- b. Any aerial sport including and not limited to Gliding, parascending, skydiving;
- c. Any competitive motor related sports either on land or water;
- d. Any underwater activity at depths greater than 10m or underwater activities which include ice, caves or wrecks;
- e. Any sport where you receive payment for taking part, or any record attempt;
- f. Any activity in open seas;
- g. Any mountaineering or climbing activities including and not limited to canyoning, ice climbing, Ski-mountaineering;
11. arises from your employment in one of the following occupational areas:
 - a. working offshore (including oil, gas and fishing);
 - b. flying other than as a fare paying passenger;
 - c. membership of any armed forces, whether full time or reserves;
 - d. working underground or underwater;
 - e. working with explosives; or
 - f. working at heights over 15m;
12. arises due to, takes place in, or is diagnosed in a country which the UK Foreign and Commonwealth Office advises against All Travel or All but Essential travel;

Paying Your Premium

A monthly direct debit will be created during your application process.

The Cooling-off Period

If you decide that you do not want the insurance after all, simply contact Trent Services within 30 days of receiving confirmation that your insurance policy is active. All cover will be cancelled without charge provided that you have not made a claim.

Cancellation

Cancellation or amendments by you

You can cancel the cover at any time by calling us on 01285 626020, or email at admin@trent-services.co.uk. Alternatively you can write to the administrator, Trent-Services (Administration) Limited, Trent House, Love Lane, Cirencester, GL7 1XD. No premium will be refunded if you cancel

after the "cooling-off period"

You can amend your policy at any time to reflect your current wage. This may increase or decrease your premium. No further application forms will need to be completed.

Cancellation or amendment by the insurers – your rights

This policy is written with a maximum duration of 5 years, the insurer cannot cancel this policy or alter any of the terms and conditions during this time.

How Do I Make A Claim?

If you need to make a claim, please call the administrator, Trent Services straightaway on 01285 626020. They will tell you what you need to do. Full details can be found in section 11 of the policy wording.

Can My Premiums Or Cover Change?

The only occasions when your premium will change during the term of your policy are;

1. if you amend the total benefit amount payable under this policy; or
2. if You are on Maternity/Paternity leave, where no claim will be paid because no loss of income will occur. In these circumstances, your premium will be reduced to a quarter of the normal amount payable.
3. If the government alters or imposes any tax or other charge (for example, if the rate of Insurance Premium Tax changes), your premiums will increase accordingly.

What Would Happen If The Insurers Got Into Financial Trouble?

The insurers are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if the insurers are unable to meet their obligations to you under this insurance. More details are given in section 10 of the policy wording.

How To Complain

If your complaint is relating to the selling of this

insurance please contact the sales agent from which this insurance was purchased. When you do this please quote Your Policy number, which is on Your Schedule.

If your complaint is about your policy's administration or concerns a claim please contact the administrator, Trent-Services (Administration) Limited, Trent House, Love Lane, Cirencester, GL7 1XD. When you do this quote Your Policy number, which is on Your Schedule.

Should you wish to refer your complaint directly to the insurer then please contact Maiden Life Försäkrings AB, c/o Maiden Global Holdings Ltd, Albion House, The Valley Centre, Gordon Road, High Wycombe, Bucks, HP13 6EQ. Email: Customer.relations@maideniis.com, Telephone: +44 (0) 1494 687 557

If you remain dissatisfied after any of the above parties has considered your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service. The address is The Financial Ombudsman Service, Exchange Tower, Harbour Exchange, London, E14 9SR, Telephone: 0800 0234 567 (calls to this number are normally free for people ringing from a fixed line phone, but charges may apply if you call from a mobile phone) or 0300 1239 123 (calls to this number are charged at the same rate as 01 or 02 on mobile phone tariffs).

Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

Using the complaints procedure or referring a complaint to the Financial Ombudsman Service does not affect your legal rights.