

Income Protection Insurance Insurance Product Information Document



Company: Realm Protection LTD

Product: Realm STIP 90 (Income Protection)

Realm Protection LTD, New London House, 6 London Street, London, EC3R 7LP Realm Protection Ltd is authorised and regulated by the Financial Conduct Authority (FRN 627951).

This document is a summary of the key information relating to this Income Protection Insurance. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

What is this type of insurance?

This is an Income Protection Insurance to help protect a proportion of your monthly income if you become unemployed through no fault of your own or you cannot work due to an accident or sickness.



What is insured?

You will receive the agreed monthly payment, subject to the limits of the cover, if:

- ✓ The policy provides cover if you cannot work due to an accident, sickness or involuntary unemployment.
- ✓ You will have chosen to buy accident or sickness cover only, unemployment cover only, or accident, sickness and unemployment cover.
- ✓ The policy provides up to 12 monthly benefit payments for any one claim.
- ✓ The maximum amount payable each month is £2,000 (provided that it does not exceed 65% of your normal monthly income). The amount of your monthly benefit will be shown in your Schedule of Insurance.



What is not insured?

No payments will be made if you are unable to work or no longer work for any of the following reasons:

- ✗ You are not covered if your normal employment is casual, seasonal or temporary.



Are there any restrictions on cover?

Accident and Sickness Cover – we will not pay claims for:

- ! Deliberate or self-inflicted bodily injury.
- ! Alcohol or drug abuse.
- ! Stress, anxiety or depression unless you are under the care of a consultant psychiatrist.
- ! Any pre-existing medical condition.
- ! Back, neck or spine conditions unless there is radiological evidence of medical abnormality.
- ! Cosmetic treatments or treatments which are not medically necessary.

Unemployment Cover – we will not pay claims for:

- ! Unemployment where you have not been working for at least 6 months prior to the policy start date.
- ! Unemployment which you were aware of at the policy start date, or which you become aware of within 90 days of the policy start date.
- ! Voluntary unemployment, or if you resign or retire.
- ! Unemployment due to your misconduct.
- ! Unemployment that occurs whilst you are working outside the UK for a period intended to be more than 90 days, unless you work for the British Armed Forces or as a Civil Servant in a British Embassy or Consulate.
- ! Unemployment as a result of you participating in industrial action.



Where am I covered?

- ✓ You are covered whilst you work and reside in the United Kingdom.



What are my obligations?

- You should take reasonable care to give us complete and accurate answers to any questions we reasonably ask whether you are taking out or making changes to your policy.
- You should also tell us about any changes to the policy that may require us to change the terms.
- You should tell us about any incident that may result in a claim as soon as possible so we can tell you what to do next and help resolve any claim.
- If you need to make a claim, you must give us all the information we need.



When and how do I pay?

- You can pay your premium in monthly instalments.



When does the cover start and end?

- The start and end dates of your cover are the dates you selected on your application and will be shown on your insurance policy schedule.



How do I cancel the contract?

- If you take out cover and then change your mind, you can write to us within the first 30 days of cover and we will cancel your policy and refund your premium. Thereafter you may cancel your cover at any time by providing us with written cancellation notice but no premium refund will be made.