

Income Protection Insurance

Insurance Product Information Document

Company: AmTrust Europe Limited

Product: Realm Income Protection

AmTrust Europe Limited which is registered in England, Registered Office: Market Square House, St James's Street, Nottingham, NG1 6FG, Registered Number: 1229676. AmTrust Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FCA) and Prudential Regulation Authority, Financial Services number: 202189.

This document gives a summary of cover and does not contain the full terms and conditions of the insurance. These can be found in your Policy Wording. The cover you have chosen including your sum insured, benefit limits, waiting periods and excess periods are all shown in your Insurance Schedule. Please take time to read your policy wording and your Insurance Schedule, to make sure you understand the cover it offers.

What is this type of insurance?

This is an Income Protection Insurance which is designed to help you protect a proportion of your monthly income if you become unemployed through no fault of your own or you cannot work because of an accident or sickness (depending on the cover you have chosen).



What is insured?

Depending on the cover you have chosen, this policy can pay monthly payments:

- ✓ If you are made redundant (involuntary unemployment).
- ✓ If you are not able to work because of an accident.
- ✓ If you are not able to work because of sickness.
- ✓ If you are self-employed you will be insured if you have permanently ceased to trade because circumstances completely beyond your control.
- ✓ If you have been employed on a renewable fixed term contract of at least 13 consecutive weeks in a row with the same employer for more than 2 years in a row or on an annual contract which has been renewed, you will be insured if you are made unemployed because of circumstances beyond your control.



What is not insured?

No payments will be made if you cannot work for any of the following reasons:

- ✗ You have a medical condition which might prevent you from working and you knew about it before taking out this insurance.
- ✗ You have a medical condition and have suffered symptoms or had treatment, medication or advice for it (or should have had treatment, medication for advice for it) from a healthcare professional in the 12 months before the policy starts. This includes regular or routine examinations or consultations to monitor the condition. (However, this exclusion will not apply if you have been free from symptoms, and have not consulted a healthcare professional nor received any treatment for, or in connection with it, for a period of 24 months before your claim.)
- ✗ Voluntary unemployment.
- ✗ Unemployment as a result of your misconduct
- ✗ If you are self-employed and your company temporarily ceases to trade.
- ✗ Any cause that you were aware of before taking out this insurance.
- ✗ If you fail to pass a trial or probationary period conditional to your continued employment.
- ✗ If your fixed-term contract ends and is not renewed
- ✗ Your normal employment is casual, temporary or seasonal.



Are there any restrictions on cover?

- ! The amount paid each month depends on the level of cover you have chosen as shown on your Insurance Schedule.
- ! The maximum monthly payment is £2,500 or 65% of your normal income, whichever is the lowest.
- ! Your normal income means either of the following:
 - If you are employed, the average of the gross amounts shown on your payslips from Your employer during the last 12 months, or

- If you are Self Employed, the monthly average of the gross income you declared to HM Revenue and Customs for the previous tax year. (the tax year immediately before the tax year in which the claim happens). Please note: this is not the turnover of your business as this is not your personal income, although regular dividends can be included.
- ! The maximum number of monthly payments is 12.
- ! The accident or sickness that prevents you from working must be certified by a healthcare professional in the UK.
- ! Payments will not start until any waiting and/or excess period has ended.
- ! No payments will be made if the cause of your unemployment happens during the 120 day initial exclusion period.
- ! No payments will be made for unemployment unless you have registered and signed on at a Job Centre.
- ! You need to be under the care of a psychiatric specialist or psychiatric nurse to claim for anything relating to stress, anxiety, depression or any mental or nervous disorder.
- ! You need confirmation from a healthcare professional and x-ray/MRI evidence to claim for anything relating to a back or spinal condition.



Where am I covered?

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



What are my obligations?

- You should take reasonable care to give us complete and accurate answers to any questions we ask whether you are taking out or making changes to your policy.
- You should also tell us about any changes in your circumstances that might mean we have to change the terms.
- You should tell us about any incident that might 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?

- The annual premium is paid in monthly instalments at no extra cost.



When does the cover start and end?

- The start and end dates of your cover are the dates you have chosen 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 contact the administrator within the first 30 days of cover and they will cancel your policy and refund your premium as long as you have not made a claim.
- After that you can cancel your cover at any time by contacting the administrator but you will not get a refund of premium as you will only have paid for the cover that you have already received.

You can contact the administrator in one of the following ways:

- Email: admin@trent-services.co.uk
- Telephone: 01285 626020 (this is a basic rate number)

In writing: Trent-Services (Administration) Limited Trent House, Love Lane, Cirencester Gloucestershire, GL7 1XD