

Insurance Product Information Document

Company: Marketing & Management Services Ltd **Product:** HomeOwner Income Protection Policy

Marketing & Management Services Ltd is Authorised and Regulated by the Financial Conduct Authority No: 307794 Registered in England and Wales number 01411938. Registered office at Melbourne House, Melbourne Street, Farsley, Leeds, LS28 5BT.

This document provides a summary of the key information. Complete pre-contractual and contractual information about this product is provided in the schedule of insurance and certificate of insurance (also known as the policy wording). The policy wording shows that this product is underwritten by certain Underwriters at Lloyd's.

What is this type of insurance?

HomeOwner is designed to help you protect your income if you are unable to work due to an accident, become sick or are made unemployed (depending on the cover options you have chosen). You can choose accident & sickness cover, unemployment cover or both, with a waiting period of 30, 60 or 90 days (this is the number of days you will have to wait before the first monthly payment is made). The level of cover you have chosen, and your monthly benefit, are shown in your schedule.

What is insured?

For a full list of what is and isn't covered please refer to the policy wording. You must check your schedule to see what cover you have selected along with the corresponding amount insured.

Subject to meeting the conditions of the wording, you are covered for:

- ✓ Accident & Sickness Cover
And/or
- ✓ Unemployment and Carer Cover

This policy pays benefits in accordance with the policy wording for the following:

- ✓ Your monthly income up to a maximum of £1,500 or 60% of your gross monthly income, whichever is the lesser. Gross income is the monthly remuneration you receive before deduction of all taxes and other deductions.

What is not insured?

General Exclusions – applying to all covers

- ✗ Any pre-existing medical condition.
- ✗ Any mental or nervous disorders including stress, anxiety, depression and fatigue unless diagnosed by a registered Consultant Psychiatrist and remain under their supervision.
- ✗ Being made unemployed or having awareness of any impending unemployment at the start date or within the 150 day initial exclusion period.
- ✗ Back related conditions.
- ✗ Elective or cosmetic surgery and/or treatments.
- ✗ HIV and any HIV related illness including AIDS.
- ✗ Normal pregnancy.
- ✗ Use of alcohol or drugs.
- ✗ Self inflicted injuries or attempted suicide.
- ✗ War, whether declared or not, riot or civil commotion, or arising from radioactive contamination.
- ✗ If you are still working.
- ✗ Any time during the course of a claim if you are self-employed.
- ✗ In military or naval service outside the UK or Europe.

Unemployment & Carer Cover exclusions – applying to Unemployment

- ✗ You do not have a Jobseeker's agreement.
- ✗ You voluntarily leave your employment.
- ✗ You are dismissed due to any misconduct.
- ✗ You are involved in a strike or lock-out
- ✗ You are carrying out any form of work.
- ✗ Your fixed term contract has completed the duration of its guaranteed period of work.
- ✗ Your employment is temporary or self-employed.
- ✗ You give up work to become a carer where the person you are caring for is not your husband, wife, partner, civil partner, parent or child or you are not in receipt of Carer's Allowance.



Are there any restrictions on cover?

- ! This cover is not available to the self-employed.
- ! You must be working full time for at least 16 hours per week.
- ! You must be named as a person responsible for a mortgage or named as owner of your primary residence.
- ! You must be over 18 years of age and under 63 at the start date of the cover.
- ! You must be working continuously on a full time basis for the same employer, for at least 12 months uninterrupted, before the start date of cover and you must have completed any probationary period.
- ! No benefits are payable for the excess period chosen.
- ! No benefits are payable for any period for which you have received payment in lieu of notice.
- ! You must have actively worked for at least 6 months, uninterrupted, immediately prior to injury, sickness or unemployment.



Where am I covered?

- ✓ You must live in the UK.



What are my obligations?

- You must advise us if your circumstances change, particularly if you change address, your income changes, you reduce your working hours to less than 16 hours per week, your employment changes, you become self-employed or you leave the UK to live abroad.
- You must not commit fraud.
- You must comply with all the terms & conditions set out in your policy document.
- You must review your cover on a regular basis to ensure it continues to meet your needs.
- You must pay the premium in full and on time to remain insured.
- In the event of a claim, you must:
 - Notify and register your claim with us as soon as possible.
 - Supply and pay for all information or evidence we ask for throughout your claim.
 - Continue to pay the monthly premium for your policy.



When and how do I pay?

The monthly premium is payable on the 15th of each month only and will be collected by Direct Debit from the bank details you provide.



When does the cover start and end?

Cover commences on the date shown in your schedule and will continue each month on a rolling basis.

Cover ceases on the first of the following:

- The date you or we cancel the cover, or
- The date you become self-employed, or
- The date you reach the age of 65, or
- The date you retire, or
- The date your premium remains unpaid, or
- The date you die, or
- You commit insurance fraud, use threatening or abusive behaviour towards our staff, fail to supply information or documentation that we have requested.



How do I cancel the contract?

If you cancel **within 30 days** of receiving your policy documentation we will refund any premiums paid, providing you have not made a claim. **After 30 days** you can cancel at any time but no refund will be applicable in these circumstances. To cancel you must send to us your signed written request.

- In writing: MMS, Melbourne House, Melbourne Street, Farsley, Leeds, LS28 5BT
- Fax: 0113 2393160
- Email: policy.servicing@mms-uk.com