

MORTGAGE PAYMENT PROTECTION POLICY SUMMARY

This document only provides a summary of the main features and benefits of the policy together with the main exclusions and limitations. The full terms and conditions are provided in the Policy Document and references to specific paragraphs are made throughout this summary. Please read them to ensure that they provide the level of cover you require.

The Name of the Insurer

Mortgage Payment Protection Insurance for Public Sector Workers is underwritten and administered by Assurant General Insurance Limited (a member company of Assurant Solutions).

What is this insurance designed to do?

This policy is designed to protect your lifestyle when accident, sickness or unemployment prevents you from working and you are no longer in receipt of your usual salary.

Significant features and benefits

Cover Option	Qualifying Conditions	Benefit Limit
Accident or Sickness	You are working and become unable to work due to accident or sickness after the excess period has passed. You will need to be under the regular care and attendance of a doctor.	The maximum monthly benefit payable under the policy is 125% of your mortgage payment, 65% of your gross monthly income or £1,500, whichever is the lesser (paragraph 4.2). Benefit will be payable for 3, 6 or 12 months depending on the cover you have chosen.
Involuntary Unemployment	You are working and become unemployed for at least 30 consecutive days (the waiting period). You will need to register with the Jobcentre Plus and be actively seeking work.	The maximum monthly benefit payable under the policy is 125% of your mortgage payment, 65% of your gross monthly income or £1,500, whichever is the lesser (paragraph 4.2). Benefit will be payable for 3, 6 or 12 months depending on the cover you have chosen.

The cover option, excess period and monthly benefit you have selected will be shown on your policy schedule.

Only one person can be insured on one policy. For cover for two people, each should complete a separate application.

What are the Main Exclusions of this policy?

The following are the main exclusions; please see sections 7, 11 and 12 of the Policy Terms and Conditions for full details of all exclusions.

Cover Option	Significant Exclusions or Limitations
Accident or Sickness	<ul style="list-style-type: none"> <li>• A pre-existing medical condition; but you will be entitled to benefit if you have not suffered from that condition for two years before the first date you became unable to work. You have not suffered from a condition if throughout that two year period you (paragraph 7.1): <ul style="list-style-type: none"> <li>○ have not consulted a doctor for that condition (paragraph 7.1.1); and</li> <li>○ have not received treatment for that condition (paragraph 7.1.2); and</li> <li>○ have been free of symptoms of that condition (paragraph 7.1.3);</li> </ul> </li> <li>• Attempted suicide or self-inflicted injuries (paragraph 7.2);</li> <li>• Any chronic condition that occurs prior to the start date (paragraph 7.3);</li> <li>• Alcohol or drugs, unless they are prescribed for treatment by a doctor (paragraph 7.4);</li> <li>• Backache and related conditions, including injuries, which are not supported by medical evidence (paragraph 7.5);</li> <li>• Psychiatric illness or mental disorders including depression, bereavement, stress, or stress related conditions which are not diagnosed by a consultant who is a member of the Royal College of Psychiatrists and is recognised by that Royal College as being a consultant (paragraph 7.6);</li> <li>• For any period when your incapacity is not confirmed by a doctor (paragraph 7.9.2).</li> </ul>
Involuntary Unemployment	<ul style="list-style-type: none"> <li>• If you were not in continuous work for 6 months immediately before your employment ended (if you were not in work for 2 weeks or less, we will not count this as a break in your employment) (paragraph 11.1);</li> <li>• Unemployment caused or resulting from your employment ending within the first 90 days of cover i.e. the exclusion period (paragraph 11.2);</li> <li>• You being told, or made aware either before the start date or within the exclusion period that your employment will end. This is irrespective of when employment actually ends (paragraph 11.3);</li> <li>• Misconduct which contributes or leads to your dismissal (paragraph 11.6);</li> <li>• Resignation, voluntary unemployment or voluntary redundancy (paragraph 11.9);</li> <li>• If you are self-employed and your business temporarily stops trading (paragraph 11.12).</li> </ul>

**Duration of cover**

This is a monthly renewable policy which means that your cover will automatically renew every month upon receipt of your premium.

You should review the cover provided regularly to make sure that it remains suitable for your needs.

**How much does the policy cost?**

The amount of premium to be paid is dependent upon the amount of monthly benefit and cover you choose, as shown on your policy schedule.

How do I cancel the policy?

You can cancel this insurance at any time by writing to the insurer. If this is done within the first 30 days of the start date or receipt of the policy terms and conditions (whichever is the later) then we will give you a full refund of any premiums paid – as long as you have not made a claim (paragraph 15.2). If you cancel the policy after the first 30 days, no further premium will be collected and no refund of premium will be made (paragraph 15.3).

How do I make a claim?

If you need to make a claim, you must contact us as soon as reasonably possible and at least within 30 days of the incident date (paragraph 16.1).

You should contact us at Claims Department, Assurant General Insurance Limited, 117-119 Whitby Road, Slough, Berkshire, SL1 3DR or telephone 0844 871 1203 (paragraph 16.2).

Please fill in the claim form and return it to us and we will process your claim. We should receive the claim form within 120 days from the incident date. If you do not do this, your benefit may be affected. We may allow you a longer period to register a claim if you ask. We will give you information to help you fill in your claim form and tell you what details are required (paragraph 16.3).

What should I do if I have a complaint?

Although we set ourselves high standards, if we do not meet your expectations and you are dissatisfied in some way we would like to know. If you follow the guidelines below, your complaint will be dealt with in the most efficient way possible (paragraph 19.1).

Step 1. Please contact or write to the Quality Assurance Manager, Assurant General Insurance Limited, 117-119 Whitby Road, Slough, Berkshire, SL1 3DR. Telephone: 0844 871 1248, or email [uk.complaints@assurant.com](mailto:uk.complaints@assurant.com)

Step 2. If you are still not satisfied with the way we have dealt with your complaint you can ask the Financial Ombudsman Service to review your case. You can contact them at the following address: South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Telephone: 0845 080 1800. Please note that if you wish to refer your complaint to the ombudsman, you must do so within 6 months of our final response.

The Financial Services Compensation Scheme

If Assurant General Insurance Limited are unable to meet their liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) who can be contacted at: 7th Floor Lloyds Chambers, Portoken Street, London, E1 8BN (Telephone: 0207 892 7300. Email: [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)). The first £2,000 of an insurance claim or policy is covered in full through the FSCS, plus 90% of the balance.