

## Your Demands & Needs

The Ant Insurance Income Protection Plans are designed to meet the demands and needs of those customers seeking to protect their income in the event of Accident, Sickness & Unemployment or Accident & Sickness only.

It is essential that you read the policy information carefully as you are responsible for ensuring the policy is suitable for your needs.

This is particularly important if any of the circumstances detailed below apply to you because either an exclusion, or policy condition may stop you from being able to claim in the future:

- you are not aged between 18 and 60;
- you do not live and work in the United Kingdom;
- you do not work for more than 16 hours each week and have not done so continuously for the past 12 months;
- you cannot register as unemployed within the United Kingdom;
- you have registered as unemployed in the last 12 months;
- you are employed on a fixed-term contract;
- you are self-employed;
- you are aware of any impending unemployment that may affect you;
- your work is casual, temporary or seasonal in nature or unemployment is a regular feature of your particular job;
- you have a pre-existing medical condition;
- you are currently unable to work due to a disability (excluding any maternity leave, paternity leave, adoption leave or parental leave);
- you already have unemployment and/or incapacity insurance;
- you wish to insure more than 60% of your net monthly salary.