

## Questions and Answers

### Can I cancel my policy?

You may cancel your cover at any time within 14 days of receipt of your policy, with no strings attached and receive a full refund of any premium paid. Simply call on 08707 200 745. After that you can cancel the policy by giving 30 days' written notice but no refund of premium will be payable.

### How can I make a claim?

You can contact Pinnacle at the address or telephone number below to request a claim form. This form will contain notes on how to fill in the form and what you must do. Send the claim form to the address below. Claims are paid as soon as the required proof has been received and approved. The address to contact is the Claims Department, Pinnacle Insurance plc, Pinnacle House, A1 Barnet Way, Borehamwood, Hertfordshire, WD6 2XX. Telephone 08707 200 745. On-line: <http://support.pinnacle.co.uk>. Please ensure that you contact Pinnacle for a claim form within 180 days of the date of your disability or unemployment.

### What happens if I have an enquiry or want to make a complaint?

While it is always our intention to provide a first class standard of service, if you do have any concerns regarding insurance cover, please address them to: Customer Relations Manager, Pinnacle Insurance plc, Pinnacle House, A1 Barnet Way, Borehamwood, Hertfordshire WD6 2XX.

Should you remain dissatisfied with the outcome of any internal enquiries, you have the right to refer your complaint to: The Financial Ombudsman Service (FOS), South Quay Plaza, 183 Marsh Wall, London E14 9SR, Telephone: 0845 0801 800.

This procedure will not prejudice your right to take legal proceedings. However, please note there are some instances when the FOS cannot consider complaints. A leaflet detailing the full complaints/appeals process is available from Pinnacle on request.

### How does the Customer Compensation Scheme work?

Pinnacle is covered by the Financial Services Compensation Scheme ("the Scheme"). You may be entitled to compensation from the Scheme if Pinnacle cannot meet its obligations. This depends on the type of business. Most types of insurance business are covered for 100% of the first £2,000 of a valid claim and 90% of the remaining amount of the loss.

Further information about compensation arrangements is available from the Financial Services Compensation Scheme, telephone number 020 7892 7300.

### Choice of Law

The parties to this Group Policy are free to choose the law applicable to it. Without agreement to the contrary, English Law will apply. If you live in Scotland, Wales, Northern Ireland, the Channel Islands or the Isle of Man, you will be entitled to commence legal proceedings in your local courts. All communications will take place in English.

payprotect®

keyfacts



# Key Facts Document

## payprotect Policy Summary

The **payprotect** plan is designed to pay you a monthly benefit in the event that you are unable to work due to accident, sickness or unemployment (if you have chosen the optional unemployment cover).

The information given in this document is only a summary of the main terms and conditions. Full details are contained within the enclosed policy document.

The **payprotect** policy is underwritten by a UK based company - Pinnacle Insurance plc (Pinnacle). Pinnacle have been providing insurance through major banks and building societies for many years. The contact details for Pinnacle can be found in the section entitled - How can I make a claim?

### Key Features and Benefits

You can choose the level of monthly benefit that you want to be covered for up to a maximum of £1,500 or 60% of your salary whichever is the lesser. Your chosen level of monthly benefit will be shown in the schedule accompanying your policy document.

With **payprotect** you can choose to be covered for accident and sickness or, accident, sickness and unemployment. You can also choose the period of time before you can make a claim. This is known as the waiting period. The options are 30 or 60 days and your choice will be shown on your schedule.

- **30 day** cover will provide 1/30<sup>th</sup> of the monthly benefit for each continuous day you are unable to work after the first 30 days of sickness or unemployment.
- **60 day** cover will provide 1/30<sup>th</sup> of the monthly benefit for each continuous day you are unable to work after the first 60 days of sickness or unemployment.

The monthly benefit is payable monthly in arrears and will only be paid if you meet the terms and conditions of this policy. A maximum of 12 monthly benefit payments are payable for any one claim.

For full explanations of the features, benefits, exclusions and limitations please read this document in conjunction with your policy wording sections 3, 4, 5 and 6.

### Significant Exclusions

The main instances when you will not be covered are:

- for a deliberate or wilful act of self-inflicted injury
- injury whilst riding on a motorcycle, working as a professional sportsperson or for an injury which is caused by drinking or drug abuse
- AIDS-related conditions
- for any injury or condition that you knew about (or should reasonably have known about) at the commencement of the policy or for which you sought advice, treatment or counselling during the 12 months immediately before the commencement date of the policy
- for any condition of a mental or nervous origin
- for backache or related conditions unless there is supporting medical evidence such as an x-ray or CT scan

If you have also opted for unemployment cover you will not be able to claim for unemployment:

- if you knew at the time of taking out the policy that you would become unemployed
- if you are made unemployed or are told that you will be made unemployed within 180 days of the commencement date
- if you resign, or for any period for which you receive wages in lieu of notice

A full list of exclusions can be found in sections 4 and 6 of your policy document.

### Contract Duration

This is a monthly contract and premiums are collected by direct debit. Your contract will cease when you reach 65 years of age, if you die or if you fail to pay your monthly premium when it is due.

We may cancel your insurance cover by giving you 90 days' written notice (where no substitute scheme is offered) or 30 days' written notice (when a substitute scheme is offered).