

Wightcable Payment Protection Insurance

Policy Summary – Key Information You the Customer Need To Be Aware Of

Please read this document carefully. This policy summary does not contain the full terms exclusions and conditions of the contract; these can be found in the policy document which we suggest that you read carefully. We have drawn your attention to parts of the policy wording with the use of text boxes.

About Payment Protection Insurance

Payment Protection Insurance can help you protect your monthly payments to Wightcable and other household costs if you become unemployed through no fault of your own or suffer an accident or sickness (otherwise known as disability).

What type of cover is available under the insurance policy?

The cover you have selected will be shown on your policy schedule. We offer cover for:

- Accident Sickness and Unemployment

How does the Policy work?

- You choose the type of cover you need and level of benefit that is suitable to your demands and needs
- You pay the premium as it fall due
- We will not pay out more than 12 monthly benefit payments as specified in your policy documents.
- We will not pay out more than the total monthly benefit as specified in your schedule

1. Who provides insurance cover?

Accident, Sickness and Unemployment Cover

This insurance is underwritten by Brit Insurance Limited and the insurance policy is administered by Adminicle Limited,.


2. Are you eligible for cover?

You must be:

Aged 18 and over and under the statutory retirement age;
Working and residing in the United Kingdom throughout the last 6 months;
Protecting your monthly repayments;

You are not eligible if:

You are aware of any impending Disability or Unemployment;
You are in casual, temporary or seasonal work.

 For full details of Eligibility for cover see policy wording section **1. ARE YOU ELIGIBLE FOR COVER?**

3. What cover do you get?

This policy will protect you in the event you are unable to work due to one of the following:

*Accident and Sickness (known as Disability)
Involuntary Unemployment.*

SIGNIFICANT FEATURES AND BENEFITS

Accident	If your Doctor certifies that you have been unable to work for 30 consecutive days due to an Accident we will pay one month's benefit. After this we will continue to pay the benefit you are entitled to monthly in arrears.
Sickness	If your Doctor certifies that you have been unable to work for 30 consecutive days due to a Sickness we will pay one month's benefit. After this we will continue to pay the benefit you are entitled to monthly in arrears.
Unemployment	If you have not been working for 30 consecutive days due to Involuntary Unemployment we will pay one month's benefit. After this we will continue to pay the benefit you are entitled to monthly in arrears.

4. Are there any exclusions in the cover?

Main reasons we do not pay out for Accident and Sickness (Disability)

No benefit will be payable if you are unable to work due to:

Acquired Immune Deficiency Syndrome (AIDS) or infection by Human Immunodeficiency Virus (HIV) unless a Hospital Consultant certifies this condition prevents you from working;

Deliberate injury;


Alcohol, solvent abuse or drugs;

Any condition where you sought medical treatment within the previous 12 months;
Stress, anxiety or depression unless a Hospital Consultant certifies this condition prevents you from working;

Back conditions unless there is radiological evidence of medical abnormality, visible wound or contusion or a Hospital Consultant certifies this condition prevents you from working;

Pregnancy, childbirth or abortion other than a medical complication;

Medical operations or treatments which are not medically necessary including cosmetic or beauty treatments.

 **Disability exclusions** are shown in the Policy document under section 4.1.1 **Disability exclusions**

Main reasons we do not pay out for Unemployment

No benefit will be payable to you if:

You have not been working for 6 months before the policy start date;

You have been notified or are aware of the possibility of unemployment at the policy start date;

You are notified or are aware of unemployment within the initial exclusion period of the policy;

You are employed in casual, seasonal or temporary work ;

Your unemployment is due to voluntary redundancy, resignation or retirement;

You are dismissed due to wilful misconduct, dishonesty or fraud;

You are outside the UK for 90 days or more (unless in the armed forces or a civil servant in a British Embassy or Consulate).

🔗 Unemployment exclusions are shown in the Policy document under section **4.2.1 Employment Exclusions**

🔗 General exclusions for Unemployment and Disability are shown in the Policy document under section **6. GENERAL EXCLUSIONS**

5. What is the duration of the policy?

This policy is arranged on a monthly basis and is in force whilst the premium is being paid.

6. When does cover end?

Cover ends when:

You die;
You retire or reach the statutory retirement age whichever is the earlier;
You stop residing or working in the United Kingdom;
You default on your monthly premium;
You have no monthly repayments;
You or we cancel this Policy.

🔗 See policy wording **Section 2. WHAT WORDS MEAN** for full definition of "Termination Date"

7. Reviewing your cover?

Please remember that it is your responsibility to regularly review your level of cover and to advise the Administrator of any changes in your personal situation.

8. What cancellation period is there?

You have a statutory right to cancel the Policy by giving written notice to the Administrator, Adminicle Limited, Callidus House, Cirencester Business Park, Love lane, Cirencester, Gloucestershire GL7 1XD within 30 days of the Policy Start Date or the date on which you receive your policy document whichever is the later. We will refund any Premium You may have paid. No refund of Premium will be made after such 30 day period or where a claim has been made on the Policy.

You can cancel this Policy at any time by giving the us at least 30 days written notice addressed to the Administrator at Adminicle Limited, Callidus House, Cirencester Business Park, Love lane, Cirencester, Gloucestershire GL7 1XD

We may cancel this Policy at any time by giving at least 30 days written notice to You at Your last known address. This will not affect any rights to benefits which You may already have under this Policy which arise before the Termination Date.

9. What to do if you have a claim?

You must give us notice by telephoning the administrator on 01285 886600. If you claim you must continue to pay your monthly premiums as they fall due. If you do not then your policy will end.

🔗 For full details of what to do if you have a claim please refer to the Policy document under section **11. HOW TO CLAIM.**

10. What to do if you have a complaint

We aim to provide you with the highest level of service at all times. However, we recognise that things can go wrong occasionally and if this occurs, we are committed to do our best to resolve the matter promptly.

Sales

If you are unhappy with any aspects of the sale of this insurance please contact the sales agent from which the insurance was purchased. When you do this quote your policy number, which is on your schedule.

Administration

The administrator handles complaints regarding general administration and claims on our behalf.

If you are unhappy with the general administration of the policy or have cause for complaint please write to Adminicle Limited, Callidus House, Cirencester Business Park, Love lane, Cirencester, Gloucestershire GL7 1XD. When you do this quote your policy number, which is on your schedule.

Claims

If you are unhappy with the claims handling of the policy please write to Adminicle Limited, Callidus House, Cirencester Business Park, Love lane, Cirencester, Gloucestershire GL7 1XD. When you do this quote your policy number, which is on your schedule.

After this action, if you are still not satisfied with the way a complaint has been dealt with, you may ask the Claims Department at Brit Insurance Limited 55 Bishopsgate, London EC2N 3AS to review your case (This would not affect your rights to take legal action if necessary).

If you still remain dissatisfied after following the above procedures in full, you can ask the Financial Ombudsman Service to review you case.

11. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS.

 Further Information:

Premiums

Any premiums, premium refunds, or claims money held by Adminicle Limited will be treated as held on behalf of the insurer.

The Payment of Premium

The premium is payable monthly in advance by direct debit. We can change your premium by giving you 30 days notice in writing. The premium includes Insurance Premium Tax (IPT) at the current rate. If we are required by law to increase the level of IPT or to make any other charges, we will increase your premium from the date any such charges are implemented.