

POLICY SUMMARY



Some important facts about your insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read both your Certificate of Insurance and the Policy Terms and Conditions when you receive them, to make sure you understand the cover it provides. If there is any section you do not understand please ask your Financial Adviser or us to explain it to you.

Insurer: UK Underwriting Ltd on behalf of Fortis Insurance Ltd

Accident, Sickness and Unemployment Insurance. This policy will pay the benefit shown on the Certificate in the event that you are unable to work due to Accident, Sickness or Unemployment.

Policy number 50801
Policy Name DMS OPTIONS Mortgage Payment and/or Income Protection

You can be covered under this **Policy** if at the **Start Date**:

- You are a **UK Resident**,
- You are aged 18 or over and under 60,
- You have been continuously at **Work** for 6 months prior to the **Start Date**,
- You have signed an **Agreement** (Mortgage Payment Protection only).

ABOUT YOUR COVER

| FEATURES AND BENEFITS INCLUDED AUTOMATICALLY | SIGNIFICANT EXCLUSIONS OR LIMITATIONS | POLICY SECTION |
|--|---|--|
| Cover for Accident or Sickness | <p>An Accident or Sickness-</p> <ul style="list-style-type: none">• for which You received medical treatment from and attendance upon You by a Doctor or Consultant in the period of 12 months up to and including the Start Date, or• of which You were aware (including those disclosed on the application form) or of which You should have been aware in the period of 12 months up to and including the Start Date. <p>The Monthly Benefit will be reduced by an amount equal to</p> <ul style="list-style-type: none">• all monies received from Employment or self employment, either full time or part time, while still off Work• all monies due from any schemes run by Government agencies offering full or part time work• all benefits payable under any other Policy of insurance providing cover for the same insured event(s), unless We have agreed not to deduct this, and have endorsed Your Certificate to this effect. However, if You have Stand alone Income Protection cover You may insure up to £1,000 per month elsewhere without Your Monthly Benefit being reduced by Us, provided You have declared this to Us and We have agreed to it and endorsed Your Certificate accordingly. <p>The three clauses above shall not apply to any Accident or Sickness claim up to the limit of 125% of the sum of Your Mortgage Payment plus Your Allowable Expenses.</p> <p>No deduction will be made in respect of any State Benefits You may receive.</p> | Definitions Circumstances when You Cannot Claim 5.2 Limit of Cover 9.0 |

