

**CHRYSLER GROUP INSURANCE SERVICES
PAYMENT PROTECTION INSURANCE
SUMMARY OF COVER**

**Accident/Sickness, Involuntary Unemployment, Hospitalisation and Funeral Expenses Insurance
Policy**

The level of cover that you have selected will be detailed on your Certificate of Insurance

This is a summary of all cover provided by Chrysler Group Insurance who is authorised to sell the insurance on behalf of the insurers, London General Insurance Company Limited and London General Life Company Limited (we/us/our). A copy of the full terms and conditions is available upon request.

LEVELS OF COVER

The following levels of cover are available:

1. **Standard:** Accident/Sickness (includes Hospitalisation benefit to replace Accident/Sickness when you reach age 65 or retire)
2. **Premier:** Accident/Sickness & Involuntary Unemployment (includes Hospitalisation and Funeral Expenses benefit to replace Accident/Sickness and Involuntary Unemployment when you reach age 65 or retire)

ELIGIBILITY

You are eligible to take out protection if on the Policy start date:

- you are the first named person in the finance agreement; and
- you are over 18 and under 65 years old; and
- you are working (employed or self-employed) in the U.K., Channel Islands or the Isle of Man for a minimum of 16 hours per week; and
- you are resident in the U.K., Channel Islands or the Isle of Man; and
- you will not be 70 before the repayment date.

When you reach age 65 or permanently retire before then, accident/sickness cover will convert to hospitalisation cover and involuntary unemployment cover (if applicable) will convert to funeral expenses cover. All cover will cease when you reach the age of 70.

If you are a contract worker or self-employed please see the Special Note at the end of the benefits section.

ACCIDENT/SICKNESS BENEFIT

If you are off work through accident/sickness for at least 14 consecutive days we will pay a monthly payment, up to a maximum of £1,500. We will continue to pay a monthly payment for each further full month of absence until:

- you return to work, are no longer unable to work due to accident/sickness, or fail to provide us with proof of your accident/sickness; or
- we have made 3 monthly payments in respect of any back condition (unless certain conditions are met); or
- we have made 3 monthly payments in respect of any psychological illness (unless certain conditions are met); or
- we have made 3 monthly payments in respect of post-viral debility, chronic fatigue syndrome or myalgic encephalomyelitis (ME) (unless certain conditions are met); or
- the Policy end date.

Deferred Period: If you have a deferred period on your finance agreement (a period at the beginning of your agreement where you are not making repayments to the finance company) no accident/sickness benefit will be payable by us during this deferred period.

HOSPITALISATION BENEFIT (REPLACES ACCIDENT/SICKNESS IF YOU ARE OVER 65 OR HAVE PERMANENTLY RETIRED)

If you are hospitalised for at least 5 consecutive 24 hour periods, we will pay you a daily payment of £50 for each subsequent 24 hour period that you are continuously hospitalised until:

- you cease to be hospitalised; or
- we have made 20 daily payments in respect of any one event of hospitalisation or in total under the Policy; or
- the Policy end date.

INVOLUNTARY UNEMPLOYMENT BENEFIT

If you are involuntarily unemployed (business failure if self-employed) for at least 30 consecutive days we will pay a monthly payment, up to a maximum of £1,500. We will continue to pay a monthly payment for each further full month of involuntary unemployment until:

- you are no longer involuntarily unemployed, or fail to provide us with proof of your involuntary unemployment; or
- we have made 12 monthly payments in respect of any one claim or 24 monthly payments in total under the Policy; or
- the Policy end date.

Deferred Period: If you have a deferred period on your finance agreement (a period at the beginning of your agreement where you are not making repayments to the finance company) no involuntary unemployment benefit will be payable by us during this deferred period.

FUNERAL EXPENSES BENEFIT (REPLACES INVOLUNTARY UNEMPLOYMENT IF YOU ARE OVER 65 OR HAVE PERMANENTLY RETIRED)

If you die we will pay a lump sum of £1,000 to the Executor of your Estate to help with funeral expenses.

Special Note:

If you are a contract worker please note the following:

You are still entitled to claim benefit under the involuntary unemployment section but payments will be limited to the natural expiry of your fixed term contract unless you meet the criteria below:

- 1) You have worked continuously for the same employer for at least 24 months; or
- 2) You have been on a single contract for at least 12 months and had that contract renewed at least once; or
- 3) You were originally employed on a permanent basis by the same employer but were transferred to a fixed-term contract by your employer without a break in employment.

In all cases benefit will be subject to the policy limits of a maximum of 12 monthly payments for any one claim or 24 monthly payments in total under the Policy.

If you are self-employed please note the following:

1. A condition will only be acceptable as accident/sickness if it stops you from assisting, managing, supervising and/or carrying on any part of the running of your business whatsoever.
2. In order to qualify for involuntary unemployment benefit your business must have ceased trading. You will need to provide evidence of your business failure to us.

Change in your circumstances

If, during the term of the Policy, your circumstances change, for example employment status (due to retirement or less than 16 hours being worked per week) or residency, this may affect your entitlement to claim under the Policy.

MAIN EXCLUSIONS

We will not pay any benefits:

- If your **accident/sickness** or **hospitalisation** results from any pre-existing medical condition as defined in the Policy terms or from HIV or any HIV related illness including AIDS;
- If prior to your **accident/sickness** or **involuntary unemployment** you have not been in continuous employment or self-employment for at least 6 months immediately before your claim;
- For **hospitalisation** in respect of elective surgical procedures or surgical procedures which are not medically required, or for admittance to any psychiatric institution, clinic, convalescent, nursing or rest home or a convalescent, nursing, self-care or rest section of a hospital;
- For **accident/sickness** in respect of back conditions, post-viral debility, chronic fatigue syndrome or myalgic encephalomyelitis (ME), or psychological illness in excess of 3 months unless certain conditions are met;
- For **involuntary unemployment**:
 - if it starts within 30 days of the Policy start date;
 - unemployment or impending unemployment known to you at the Policy start date;
 - if it is a regular or seasonal event that occurs in your work or is brought about by the expiry of a fixed-term contract, unless certain conditions are met.

A full list of exclusions is included in section 4 of the Policy terms and conditions.

GENERAL

- **Law Applicable:** Unless we agree otherwise before the Policy starts, English Law will apply.
- **Compensation:** You may be entitled to compensation under the Financial Services Compensation Scheme if we are unable to meet our liabilities in full.
- **Claims and complaints:** If you have any queries including claims or complaints you may write to TWG Services Limited, at The Aspen Building, Floor 2, Vantage Point Business Village, Mitcheldean, Gloucestershire, GL17 0AF. Complaints may be referred to the Insurer at their address below and independent advice may be gained from the Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, London E14 9SR, Telephone 0845 080 1800. None of the above affects any right of action you may have.
- **Cancellation:** You may cancel this cover within 30 days of receiving your Policy document with a full refund by writing to TWG Services Limited at the above address, although if a claim has been made during this period the insurer may recover any costs incurred. As your premium is paid in arrears, if you cancel after the initial 30 day period no refund of premium will be due. You will not be responsible for any further payments with the exception of any payment due in the 30 days following the date you cancel, as we reserve the right to collect any payment which relates to cover already provided under this Policy.
- **Language:** This Policy is written in English and all communication shall be in English.
- **Policy term:** The Policy provides cover for one month at a time and the premium is due monthly. We do not guarantee that this Policy will be available indefinitely. We reserve the right to withdraw this Policy at any time, by providing 60 days notice, in writing, to you. Cover may continue for the duration of your finance agreement, subject to a maximum term of 5 years and subject to payment of the premium when due.
- **Insurers:** The insurer for funeral expenses cover is London General Life Company Limited, registered number 2443666 and for accident/sickness, hospitalisation and involuntary unemployment cover is London General Insurance Company Limited registered number 1865673, whose head and registered offices are at Integra House, Floor 2, Vicarage Road, Egham, Surrey TW20 9JZ. The insurers are authorised and regulated by the Financial Services Authority. **Special needs:** For large print, audio and Braille you can call us on 0844 871 8061 or text telephone 0844 871 8211.

CHANGES TO POLICY BENEFITS AND PREMIUM

Your premium and the benefit provided under this Policy is based on the historical performance of this product.

Your premium and the benefit provided under this Policy are not guaranteed to remain at the same level throughout the life of your Policy.

We reserve the right to amend the premium and/or benefit provided under this Policy at any time, by providing 30 days notice, in writing, to you.

We cannot foresee every circumstance under which your premium and/or benefit provided will change, however a few reasons are listed below.

The premium and/or benefit provided may change if:

The level of claims costs are significantly different to the level we had expected;

Our administration and/or distribution costs change;

The level of benefit provided or amount of premium charged for this Policy is significantly different than the projected costs of the Policy;

There are changes in tax or other government or regulatory charges which affect your Policy.

We will notify you in advance of any premium and/or Policy benefit changes.

Upon notification, you are under no obligation to continue your Policy at the revised premium and/or benefit levels but the previous premium and/or benefit levels will no longer be available to you.

If you do not wish to continue with your cover you can cancel your Policy by following the details in Section 8 of your Policy Document.

Any change in your premium will not depend upon your individual circumstances, for example, your health or the number of claims that you make.

The assessment of future premiums and/or benefit provided under this Policy is based upon the premium being charged for everyone insured under this product, and not you personally.