



Start of Policy Summary

General

Type of Insurance and Cover

This is a multi-section insurance policy. Both the Buildings section and the Contents section are optional. Personal Belongings cover is an option available with the Contents Section. Cover for Home Emergency, Legal Protection, 'Other Accidental Damage' and Mortgage Payment Protection are options available with either section. Mortgage Payment Protection cover is also available as stand-alone cover. The Options that you have selected will be clearly marked on your Policy Schedule.

Mortgage Payment Protection Section

1. Policy Summary

This is a summary of the policy cover for Mortgage Payment Protection insurance, and does not include the full terms and conditions of the contract, which can be found in the policy document. A specimen policy document is available on request from Select & Protect.

2. Who is providing the Mortgage Payment Protection cover within this policy?

This is underwritten by Great Lakes Reinsurance (UK) PLC. The policy is managed and claims are administered on behalf of the insurer by FirstAssist Insurance Services Limited. The policy is issued and administered on behalf of FirstAssist by The Select & Protect Program Limited.

3. What is Mortgage Payment Protection?

Mortgage Payment Protection is an insurance designed to protect you against being unable to pay your monthly mortgage payments, when you can't work through accident, sickness (disability) or unemployment.

Three levels of cover are available:

- Disability (accident & sickness) cover
- Unemployment cover
- Disability & Unemployment cover

There are four waiting period options. The waiting period is the number of days you are off work that you have to wait before your entitlement to benefit commences.

Waiting Period	Benefit Payable	First Monthly Benefit payable from
30 days waiting period (back to day one)	For each day you are off work from day 1	31 st day
30 days waiting period	For each day you are off work from day 31	61 st day
60 days waiting period	For each day you are off work from day 61	91 st day
90 days waiting period	For each day you are off work from day 91	121 st day

4. Am I eligible for Mortgage Payment Protection cover?

Mortgage Payment Protection is available to anyone who is:

- taking out or has a mortgage, that is not in arrears; on a property they occupy,
- aged 18 or over and under 65 years of age;
- living and working permanently in the UK;

- in continuous permanent employment including self employment, for at least 16 hours a week; and
- (If you select Disability & Unemployment Cover or Unemployment Cover)
- not aware of any impending unemployment, whether or not you have received official notification.

If you:

- are a fixed term contract worker, on a contract of at least 12 months duration; or
- suffer from a medical condition;

You can still be covered but terms may apply. For further details please refer to 'Are there any significant exclusions or limitations?' and the 'What We will not cover' sections of the policy document.

5. Is joint cover available?

If you have a joint mortgage, you can have a joint Mortgage Payment Protection policy. This will mean that each person will be entitled to a share of the monthly benefit that you select. For example if you earn 75% of your total joint monthly income, in the event of claiming you will receive 75% of the monthly benefit selected. Alternatively, you can both arrange separate cover.

6. What if I am self-employed or I have control of the company that employees me?

You are still eligible for Mortgage Payment Protection cover. To claim for unemployment cover benefit you must provide proof that you:

- have involuntarily ceased trading and declared this to the HM Revenue & Customs, and
- are registered as unemployed, available and looking for employment.

Important Note

Any change in your employment may affect your entitlement to claim for the benefits offered by this policy, therefore please notify Select & Protect of this as soon as possible

7. What are the significant features and benefits of Mortgage Payment Protection cover?

The cover options

Disability cover (where selected by you – see Policy Schedule)

This pays a benefit if you are unable to work due to disability. Disability means accident or sickness as certified by a doctor. Normal pregnancy or childbirth is not classified as disability.

Unemployment cover (where selected by you – see Policy Schedule)

This pays a benefit if you become unemployed or have to give up work to become a carer. Unemployed means being out of paid work, registered with the Jobcentre Plus or relevant government agency, available for and actively seeking work. Becoming a carer means looking after a member of your immediate family on a full-time basis and are either in receipt of or awaiting a Carer's Allowance from the Department for Work and Pensions.

Disability and Unemployment cover (where selected by you – see Policy Schedule)

Both of the above.

The waiting period options - (as selected by you – see schedule of insurance)

30 days waiting period (back to day one)

This option pays if you are off work for at least 30 days in a row. A daily benefit equal to 1/30th of the monthly benefit will become payable for each day you are off work, backdated to the first day. Benefit will be paid until the day you return to work or for the maximum of 12 monthly benefits.

30 days waiting period

This option pays if you are off work for at least 30 days in a row. A daily benefit equal to 1/30th of the monthly benefit will become payable from the 31st day for each further day you are off work. Benefit will be paid until the day you return to work or for the maximum of 12 monthly benefits.

60 days waiting period

This option pays if you are off work for at least 60 days in a row. A daily benefit equal to 1/30th of the monthly benefit will become payable from the 61st day for each further day you

are off work. Benefit will be paid until the day you return to work or for the maximum of 12 monthly benefit.

90 days waiting period

This option pays if you are off work for at least 90 days in a row. A daily benefit equal to 1/30th of the monthly benefit will become payable from the 91st day for each further day you are off work. Benefit will be paid until the day you return to work or for the maximum of 12 monthly benefits.

"Back to work" assistance

If you select either Unemployment cover or Disability & Unemployment cover, the benefits of the policy includes an unemployment telephone assistance service. This service is available should you ever be faced with unemployment. The advisers will provide advice and guidance on a range of issues and they will also provide you with an information pack to assist you in securing another job.

8. How much can I insure?

You can choose the level of monthly benefit to cover your monthly mortgage repayment and up to an additional 25% to cover related insurance premiums, rounded up to the nearest £10. The monthly benefit you select should ideally not be less than your monthly mortgage payment, and in all cases no more than £2500 per month.

9. Are there any significant exclusions or limitations from the Mortgage Payment Protection section of the policy?

The cover is very wide, but as with all insurances there are some exclusions which apply, full details which can be found under the 'What We will not cover' sections of the policy document.

The main exclusions that apply to our policy are as follows:

Disability and Unemployment claims

- Any medical condition which occurs in the first 12 months of the policy as a result of any medical condition for which treatment had been given or diagnosis commenced during the 12 months before the start date

Unemployment claims

- Unemployment which you knew to be impending at the start date of your policy
- Unemployment which occurs within:
 - 60 days of the start date, if you arrange your policy on or before the completion date of your mortgage; or
 - 90 days of the start date, if you arrange your policy after the completion date of your mortgage
- If you are not employed for 6 months prior to your first unemployment claim
- Unemployment which results from the natural expiry of a fixed term contract, unless
 - immediately prior to your claim you are employed on a contract that has been renewed at least once
 - immediately prior to your claim you have been employed on a contract with the same employer for a period of 24 months; or
 - you were previously employed on a permanent contract with the same employer.
- unemployment which is voluntary or a normal or seasonal occurrence in your occupation
- unemployment after a period of casual, temporary or occasional work

Carer claims

- If you know that a member of your immediate family would require a carer at the start date of the policy
- if you apply for a Carer's Allowance or are notified of Carer's Allowance within:
 - 60 days of the start date. if you arrange your policy on or before the completion date of your mortgage; or
 - 90 days of the start date, if you arrange your policy after the completion date of your mortgage. If immediately before the start date of your policy, you held a policy with another insurer, for at least 6 months previously providing the same cover under which you have not claimed in the previous 24 months, that is replaced by this policy, for the purposes of certain exclusions, start date will mean the date your previous policy commenced. This will only apply to the amount of the corresponding monthly benefit provided by the previous policy. In the event of a claim you will need to provide us with a copy of your previous policy and proof of payment.

We will periodically review premium rates and policy terms and have the right to amend them to reflect:

- the increases or reduction in the claims experience from all of the policies of the same type issued by the insurer,
- changes in the general law or to the decisions of the Financial Ombudsman Service, or
- to meet regulatory requirements or to reflect new industry guidance and codes of practice which are there to raise standards of consumer protection.

We will give you 60 days written notice of any such changes.

10. What is the duration of this Mortgage Payment Protection section of the policy?

Cover operates on a monthly basis and continues for each month that you pay your premium. Cover can continue until you retire or reach the age of 65, or you or the insurer cancel.

11. What are the cancellation rights for this Mortgage Payment Protection section of the policy?

When you receive your policy document you should read it carefully. If for any reason you find it does not meet your needs, you can return it within 30 days and cover will be cancelled from its start at no cost to yourself, provided no claim has been made.

Both you and the insurer can cancel in other circumstances. You will need to give us 14 days notice, the insurer will need to give you 90 days notice, other than in the event of fraud or non-payment of premium. It may become necessary for the insurer to cancel your policy due to: you failing to disclose any material information that is relevant to your application for this policy or to any claim, any actual or predicted legal or regulatory requirement, an unforeseen increase in claims under all policies of the same type issued by us, or an unforeseen event that prevents us from continuing to provide or administer your policy. Full details are contained in the policy document.

12. How do I notify you of a claim that I wish to make on this Mortgage Payment Protection section of the policy?

If you wish to notify us of a claim, please call 0870 160 5001 (for your protection calls may be recorded and may be monitored) or please write to FirstAssist Insurance Services Limited, 1 Drake Circus, Plymouth, PL1 1QH.

13. How do I make a complaint about this Mortgage Payment Protection section of the policy?

The policy is managed and claims are administered on behalf of Great Lakes Reinsurance (UK) PLC by FirstAssist Insurance Services Limited. The policy is administered on behalf of FirstAssist by The Select & Protect Program Limited.

Select & Protect is responsible for complaints arising out of the issue and administration of the policy. FirstAssist is responsible for complaints arising out of the policy itself and the administration of claims.

Select & Protect and FirstAssist aim to give customers a high standard of service at all times. If you are unhappy with the service provided for any reason or have cause for complaint please contact Select & Protect or FirstAssist.

Post: The Select & Protect Program Limited
PO Box 5730
Southend-on-Sea
Essex SS1 2ZT

Telephone : 0845 345 6800. For your protection calls may be recorded and may be monitored.

Post: FirstAssist Insurance Services Limited
Customer Relations Department,
1 Drake Circus, Plymouth
PL1 1QH.

Telephone: 08457 585775. For your protection calls may be recorded and may be monitored.
Email: customerrelations.plymouth@firstassistinsurance.co.uk

If we cannot resolve your complaint to your satisfaction, you may be entitled to refer it to the Financial Ombudsman Service.

14. Is Great Lakes covered by the Financial Services Compensation Scheme (FSCS)?

Great Lakes Reinsurance (UK) PLC is covered by the Financial Services Compensation Scheme (FSCS). If they are unable to meet their obligations, you may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim. Further information is available from the FSCS at www.fscs.org.uk or by contacting them at 7th floor, Lloyds Chambers, Portsoken Street, London E1 8BN or by telephone on 0207 892 7300.

15. What else do I need to know about the Mortgage Payment Protection section?

There are some conditions that apply in the event of a claim, full details are provided in the policy document.

All claim payments will be made to your bank account, If you claim any proof required must be provided at your own expense.

Any benefit received under this insurance may affect your entitlement to claim certain State benefits. Please contact your local Job Centre Plus for further information.

The language used in this policy and any communications relating to it will be in English.

It is possible to choose the law applicable to a contract of insurance in the United Kingdom.

We have chosen Scottish law to apply if you live in Scotland and the law of England and Wales if you live elsewhere in the United Kingdom. The language used in this policy and any communications relating to it will be in English.

End of Policy Summary

Important Information

Material Facts

All material facts must be disclosed to Select & Protect. Failure to do so could invalidate the policy. A material fact includes any questions you are asked to provide answers to and any assumptions you agree to when you take out your policy, including anything that appears within the Statement of Fact document within your Welcome Letter and/or your Policy Schedule, such as an intended alteration to, extension to, renovation of or unoccupancy of your property, or if any member of your household is charged with, cautioned for or convicted of a criminal offence (other than motoring offences). If you are in any doubt as to whether a fact is material then it should be disclosed to the insurer. If any changes in circumstances arise during the period of insurance cover please provide your insurer with details.

As part of our environmentally friendly e-policy facility, your policy wording is available for download at www.selectandprotect.co.uk - you'll see an area on the right hand side of the homepage entitled 'Get your documents. Download here'. A paper copy of your policy wording is available on request by emailing customer.services@selectandprotect.co.uk. We recommend you keep a record of all information (including copies of letters) provided to the insurer for your future reference. A copy of the completed application form will be supplied on request within a period of three months after its completion.

Data Protection

Data Protection Act Information Uses

For the purposes of the Data Protection Act 1998, the Data Controllers in relation to any personal data you supply are Select & Protect and the insurer(s).

Insurance Administration

Information you supply may be used for the purposes of insurance administration by the insurer, its associated companies and agents, by reinsurers and your intermediary. It may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing the insurers compliance with any regulatory rules/codes. Your information will be used in the annual review of your policy, and may also be used for, research and statistical purposes and crime prevention. It may be transferred to any country, including countries outside the European Economic Area for any of these purposes and for systems administration. Where this

happens, we will ensure that anyone to whom we pass your information agrees to treat your information with the same level of protection as if we were dealing with it. If you give us information about another person, in doing so you confirm that they have given you permission to provide it to us and for us to be able to process their personal data (including any sensitive personal data) and also that you have told them who we are and what we will use there data for, as set out in this notice. In assessing your application now or at review, the insurer or its agents may undertake checks against publicly available information (such as electoral roll, county court judgements, bankruptcy orders or repossessions). Information may also be shared with other insurers either directly or via those acting for the insurer (such as loss adjusters or investigators). In the case of personal data with limited exceptions, and on payment of the appropriate fee, you have the right to access and if necessary rectify information held about you.

Sensitive Data

In order to assess the terms of the insurance contract or administer claims that arise, the insurer may need to collect data that the Data Protection Act defines as sensitive (such as medical history or criminal convictions). By proceeding with this application you will signify your consent to such information being processed by the insurer or its agents.

Marketing

Select & Protect, the insurer and its agents may use your information to keep you informed by post, telephone, facsimile, e-mail, text messaging or other means about products and services that may be of interest to you. Your information may also be disclosed and used for these purposes after your policy has lapsed. By providing us with your contact details, you consent to being contacted by these methods for these purposes. If you do not wish to receive marketing information, please write to the Marketing Team, Select & Protect, 1st Floor, Maitland House, Warrior Square, Southend on Sea, Essex, SS1 2AA.

Fraud Prevention and Detection

In order to prevent and detect fraud we may at any time:

- Share information about you with other organisations and public bodies including the Police
- Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this
- Undertake credit searches and additional fraud searches

We can supply on request further details of the databases we access or contribute to.

Claims History (Home Insurance only)

- Under the conditions of your policy you must tell us about any Insurance related incidents (such as fire, water damage, theft or an accident) whether or not they give rise to a claim. When you tell us about an incident we will pass information relating to it to a database
- We may search these databases when you apply for insurance; in the event of any incident or claim; or at the annual review of your policy to validate your claims history or that of any other person or property likely to be involved in the policy or claim

You should show these notices to anyone who has an interest in property insured under the policy.

Telephone Recording

For our joint protection telephone calls may be recorded and/or monitored.

Choice of Law

The law of England and Wales will apply to this contract unless:

- 1) You and the Insurer agree otherwise; or
- 2) At the date of the contract you are a resident of (or, in the case of a business, the registered office or principal place of business is situated in) Scotland, Northern Ireland, Channel Islands or the Isle of Man, in which case (in the absence of agreement to the contrary) the law of that country will apply.

The policy will be administered by
Select & Protect, PO Box 5730, Southend on Sea SS1 2ZT
Select & Protect is authorised and regulated by the Financial Services Authority.