

# HOME PROTECT

Group Policy 02368

This policy summary does not contain the full terms and conditions of the contract. Full terms and conditions can be found in the policy document.

## Who is the insurer?

The insurer of this policy is Pinnacle Insurance plc. Cardif Pinnacle is a trading style of Pinnacle Insurance plc. Pinnacle Insurance plc is authorised and regulated by the Financial Services Authority.

## What is Home Protect?

Home Protect covers your financial commitments if you are off work as a result of a disability or unemployment.

## Who is eligible for Home Protect?

To be eligible for cover under this policy you must at the start date:

- be aged between 18 and 65;
- live and work in the United Kingdom, the Channel Islands or the Isle of Man;
- have been in continuous paid work for at least 16 hours per week for the six months prior to the start date of the policy. This includes self-employment and working under certain fixed term contracts;
- apply for this insurance for your residential property only.

If you have a joint property purchase agreement with a partner you may decide to split the cover between you. The two percentages must be proportionate to each person's gross income and add up to 100%.

## What are the benefits and features of Home Protect?

By signing up to Home Protect you will be taking care of your financial commitments if you become unable to work as a result of a disability or unemployment.

Your schedule will show whether Standard or Back to Day One cover is applicable to you:

- **Standard** cover will provide 1/30<sup>th</sup> of the monthly benefit for each continuous day you are unable to work due to disability or unemployment, after the wait period specified in your schedule. Benefit will be paid monthly in arrears up to a maximum of 12 months.
- **Back to Day One** cover will provide the monthly benefit if you are unable to work due to disability or unemployment for longer than the wait period specified in your schedule. Thereafter 1/30<sup>th</sup> of the monthly benefit will be paid for each further consecutive day you are unable to work due to accident, sickness or unemployment. Benefit will be paid monthly in arrears up to a maximum of 12 months.

Your monthly benefit will be shown in your schedule. The maximum monthly benefit will be £2,000 or 65% of your monthly net income.

For full details of the benefits and features of the cover, please refer to Sections 4 and 6 of the policy document.

## What am I NOT covered for under Home Protect?

There are some situations that you are not covered for. These generally involve anything you already know about when you are taking out this cover or that is caused by deliberate or illegal acts on your part.

The most significant exclusions of this policy are set out below, but there may be other exclusions that are significant to you, so you need to check the policy document.

For full details of the exclusions, please refer to Sections 5 and 7 of the policy document.

Disability benefit will not be paid for claims resulting from:

- any condition, injury, illness, disease, sickness or related condition which you knew about (or ought reasonably to have known about) at the policy start date; or for which you sought or received advice, treatment or counselling from any doctor during the 12 months immediately before the policy start date.

This exclusion **does not** apply if you have been continuously insured, you have been symptom free and have not consulted a doctor or received treatment for the condition in the 12 months immediately prior to your claim;

- any condition of a mental, psychiatric or nervous origin, including stress, anxiety or depression unless treated by a consultant psychiatrist;
- backache or related conditions unless there is supporting medical evidence such as an X-ray or MRI scan confirming the condition; and
- self inflicted injury or drug or alcohol abuse.

Unemployment benefit will not be paid if:

- unemployment is voluntary or due to your misconduct;
- you are not registered as unemployed and signing on with the Department for Work and Pensions Jobcentre Plus;
- you are not seeking new employment;
- your work was seasonal, casual or temporary or unemployment is a regular feature of your work.

For all claims, proof will be required from your employer, your doctor and/or the Department for Work and Pensions Jobcentre Plus.

## How long does the Home Protect policy run for?

The cover will end when you reach the age of 65, you die, the contract is cancelled as set out under the terms of the policy or the expiry of the fixed policy term as shown in your schedule.

## What happens if I take out cover and then change my mind?

If you are unhappy with your cover you may cancel your policy at any time by contacting the Customer Service Department, Cardif Pinnacle, Pinnacle House, A1 Barnet Way, Borehamwood, Hertfordshire WD6 2XX.

## How do I make a claim under Home Protect?

Please contact: Claims Department  
Cardif Pinnacle  
Pinnacle House, A1 Barnet Way  
Borehamwood, Hertfordshire WD6 2XX

Telephone: 0870 720 0741

On-line: [www.support.cardifpinnacle.com](http://www.support.cardifpinnacle.com)

## How do I make a complaint about Pinnacle Insurance plc or my Home Protect?

If you have a problem with the service you receive, you can write to the Customer Relations Manager, Cardif Pinnacle, Pinnacle House, A1 Barnet Way, Borehamwood, Hertfordshire WD6 2XX. If we cannot resolve your complaint to your satisfaction you may be entitled to complain to the Financial Ombudsman Service.

## Would I receive compensation if Pinnacle Insurance plc were unable to meet its liabilities?

We are covered by the Financial Services Compensation Scheme (the FSCS). If we are unable to meet our liabilities you may be entitled to compensation from the FSCS. Further information is available from their website: [www.fscs.org.uk](http://www.fscs.org.uk)