



# Your Policy Summary

Please read this document carefully. Please refer to your policy booklet for full terms and conditions. This document does not form part of the contract between us. Please read your policy carefully to ensure it meets your needs.

## Who is the Insurer?

Accident, Sickness, Unemployment and Accidental Death cover is underwritten by UK Insurance Limited.

## What Are the Features of Direct Line Mortgage Repayment Protector?

Direct Line Mortgage Repayment Protector can repay the monthly benefit amount due from you to the lender (which should cover your monthly Mortgage Repayment and your Mortgage Repayment Protector premium), if you are unable to work for more than 14 consecutive days as a result of accident, sickness or unemployment (up to a maximum of 12 monthly benefits).

If you die as a result of accidental death, we will pay a sum equal to £20,000. If you have joint cover this sum will be payable on the first death only.

## Are You Eligible?

On the commencement date you must:

- Be aged 18-64
- Be living permanently in the UK.
- Have a mortgage with the lender that is not in arrears.
- Be working, (either on an employed or self-employed basis) for at least 16 hours per week, or where applicable, you are on statutory maternity or paternity leave.
- Have a mortgage on a property that you occupy (if you subsequently rent out your property you must inform your insurers).

If you have joint Mortgage Repayment Protector; provided you are both eligible, you may choose to take out individual policies or one joint policy in both names. If you have a joint Mortgage Repayment Protector, each person will be entitled to a proportion of the monthly benefit.

## What Are the Significant Exclusions and Limitations?

The cover is subject to exclusions, all of which are fully explained in section 5A and 5B titled 'What Are You Not Covered For' in the policy wording. However, listed overleaf are the significant exclusions and limitations for your information;

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CODE	DLFSMPP106	BRAND	Direct Line	CLIENT	Jaecqui Donaldson	DESCRIPTION	Mortgage Repayment Protector summary guide	ORIGINATOR	JM	OPERATOR	Ben	DATE	21:11:06
SIZE	148x210mm	NO. OF PAGES	2	COLOURS	CMYK								

Type of cover	Significant Exclusions or Limitations
Unemployment	<ul style="list-style-type: none"> <li>• Knowledge of impending unemployment</li> <li>• Unemployment occurring during the initial exclusion period of 30 days</li> <li>• Voluntary resignation/redundancy</li> <li>• You must register with the Department for Work and Pensions to be able to claim</li> <li>• Self-employed and not ceased trading</li> </ul>
Accident and Sickness	<ul style="list-style-type: none"> <li>• Related to a normal childbirth or pregnancy</li> <li>• Wilful acts including cosmetic and beauty treatments</li> <li>• Alcohol and drugs related</li> </ul>

### What is the Duration of the Policy?

This is a monthly policy which can run for the duration of your Mortgage, therefore, you may want to review your insurance needs periodically to ensure the policy is adequate.

### Your Right to Cancel

If this cover does not meet your requirements, please return all your documents within 30 days of receipt. The insurer will return any premium paid in full provided no claims have been made on the policy during that time. To provide you with more time to make a decision whether to keep this insurance the insurer has increased the standard cancellation period set by the Financial Services Authority from 14 to 30 days.

### How Do You Make a Claim?

To notify the insurer in the first instance, please telephone **0845 300 3002**.

### How Do You Make a Complaint?

Should there ever be an occasion where you need to complain, please call the insurer on 0845 300 3002.

If you wish to write, then address your letter as follows, Customer Liaison Unit, UK Insurance Limited, The Wharf, Neville Street, Leeds, LS1 4AZ.

If the Insurer is unable to resolve the differences or does not resolve the complaint to your satisfaction, you may refer it to the Financial Ombudsman Service (FOS). Their address is: South Quay Plaza, 183 Marsh Wall, London, E14 9SR, telephone 0845 080 1800.

### Details About Our Regulator

UK Insurance Limited is authorised and regulated by the Financial Services Authority. The Financial Services Authority website which includes a register of all regulated firms can be visited at **[www.fsa.gov.uk/register](http://www.fsa.gov.uk/register)**, or the Financial Services Authority can be contacted on **0845 606 1234**. UK Insurance Limited is entered in the FSA's register under number 202810.

Under the Financial Services and Markets Act 2000, should UK Insurance Limited be unable to meet their liabilities to policyholders, compensation may be available. Insurance contracts are covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at **[www.fscs.org.uk](http://www.fscs.org.uk)**.