

# BILL PROTECTOR

This document does not contain the full terms and conditions of the insurance which can be found in the Evidence of Cover document. This summary does not form part of your insurance documentation.

## WHAT IS BILL PROTECTOR?

Bill Protector is an optional insurance which has been designed to help protect your Utility Warehouse utility services payments if you cannot work because of an injury or illness (this is called “disability” in this document) or due to unemployment through no fault of your own. It will provide cover for up to 6 months for any one claim.

There is also cover if you sustain bodily injury as a result of an accident which results in your death, loss of limb(s), loss of sight or permanent total disablement.

## AM I ELIGIBLE FOR THE COVER?

To be eligible to purchase this insurance you (and, if appropriate, any joint account holder) must:

- Have a Utility Warehouse account for the provision of utility services;
- Be permanently resident in the United Kingdom, the Channel Islands or the Isle of Man;
- Be aged at least 18 and under 90;
- Be working within the United Kingdom, the Channel Islands or the Isle of Man for at least 16 hours per week under a permanent contract, a fixed term contract (which extends beyond 12 months) or as self-employed; and
- For disability cover, not be absent from work due to illness or injury, other than due to a minor illness such as a cold or flu.

Please note that if your work is temporary, casual, occasional, or on a contract basis which does not extend beyond 12 months, you do not qualify for this insurance.

## STATEMENT OF DEMANDS AND NEEDS

This product meets the demands and needs of those who wish to have insurance cover for Personal Accident, Disability and Unemployment as described in this document.

You have not received advice or a recommendation regarding Bill Protector cover. You have been provided with this document that contains all the facts about the cover, which you have thoroughly read before making your own choice about how to proceed.

You should familiarise yourself with the cover provided by this policy and the terms, conditions, exclusions and limitations that apply. This document should be read in conjunction with the Evidence of Cover document which is available at <http://www.uwdc.co.uk/billprotector-terms>

## WHAT ARE THE INSURANCE BENEFITS?

### 1. Personal Accident

Benefit is payable if you sustain bodily injury following an accident which results in:

your death; or  
loss of limb(s); or  
loss of sight; or  
permanent total disablement

The benefit you receive will depend on the level of cover you select in accordance with the Table of Benefits below.

Benefit Type	Cover Level	Benefit Amount
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Accidental death; or Loss of limb(s) (one or more) or; Loss of sight (in one or both eyes), or Permanent total disablement.	1	£ 10,000
	2	£ 30,000
	3	£ 50,000
	4	£ 75,000
	5	£100,000

In relation to any one accident, only one lump sum benefit is payable under this insurance for each person insured.

Benefit is limited to 50% of the amount shown in your Insurance Schedule if an accident occurs whilst you are participating in extreme sports. A full list of these sports is given in the Evidence of Cover document on page 8.

## 2. Disability and Unemployment

If you become unable to work due to disability or unemployment for at least 14 consecutive days (“the claim waiting period”), then this insurance will pay benefit in accordance with the Table of Benefits below.

Benefit Type	Benefit Amount
Disability or Unemployment	Up to £250 per month, maximum of 6 months.

As long as you complete the claim waiting period, benefit under this insurance will be credited to your Utility Warehouse account for each day you are unfit for work due to disability or are unemployed, starting from the first day of disability or unemployment.

If you are unfit for work due to disability or are unemployed for a complete 30 day period, an amount equal to your monthly Utility Warehouse bill will be credited to your Utility Warehouse account up to £250 per month. A pro-rata payment will be credited to your Utility Warehouse account for any period of disability or unemployment which lasts for less than a complete 30 day period.

The benefit paid under this insurance will be credited to your Utility Warehouse account in the month which immediately follows the month in which your claim is approved by the claims administrator. For example, if your claim is approved in January, benefit will be credited to your February Utility Warehouse bill.

Unemployment cover varies depending on the type of employment contract you had when you were made unemployed, that is, whether you held a permanent contract or a fixed-term contract or were self-employed.

### 1. If you held a permanent contract:

You are covered if you lost your job solely because of compulsory redundancy or dismissal, provided it was not for misconduct.

### 2. If you held a fixed-term contract:

(a) You are covered if your employer terminated the contract or did not renew it again, provided your employer had originally intended the contract to be renewable and either:

- it was an annual contract which had already been renewed at least once; or
- you had worked for that employer for at least two continuous years or were previously employed by them under a permanent contract.

(b) If your contract and work record with your employer was any type other than as described in (a) above, you are only covered if your employer terminated the contract early (not if they did not renew it when it reached its expiry date.) Please note that benefit will not be paid after the contract would have expired normally.

### 3. If you were self-employed:

In order to claim for unemployment, three specific conditions apply. You need to:

- have ceased trading because you could not find enough work to meet all of your day-to-day business and living expenses; and
- have declared the above to HM Revenue & Customs; and

- present the claims administrator with a copy of your Jobseeker's Agreement and ongoing proof that you are registered as unemployed with the Department for Work and Pensions, or provide suitable alternative proof of unemployment.

## **WHO IS THE INSURER?**

Bill Protector is underwritten by Lloyd's Syndicate 4444 which is managed by Canopus Managing Agents Limited. Canopus Managing Agents Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and entered in the Register of Lloyd's Managing Agents. Registered Office: Canopus Managing Agents Limited, Gallery 9, One Lime Street, London, EC3M 7HA. Registered in England no. 01514453.

## **WHAT IS THE DURATION OF MY COVER?**

You will be covered for one month from the start date of the insurance and then for each further consecutive month for which the insurer accepts a premium from you, up to your 90<sup>th</sup> birthday or until the insurance is cancelled by you or by the insurer. The premium will be paid monthly in advance as part of your utility services payment collection.

Cover will automatically stop if you do not pay the monthly premium when it becomes due, if you are no longer eligible for the insurance or if you die. Whilst cover can continue until your 90<sup>th</sup> birthday, no benefits are payable for disability after you reach age 75. Cover for unemployment ceases once you retire and have no intention of working again.

It is recommended that you review your personal circumstances periodically to make sure that this insurance is still suitable for you.

## **WHAT ARE THE SIGNIFICANT EXCLUSIONS?**

Like all insurances of this type there are some things that this insurance doesn't cover. Importantly these include:

- Unemployment which is notified to you during the 90 day period immediately following the date your insurance starts.
- Any period for which you have received a payment instead of working a notice period.
- Voluntary unemployment, such as voluntary redundancy or resignation, or unemployment due to your misconduct. This means not following company rules or breaking the law.
- Disability insurance benefit will not be paid after your 75<sup>th</sup> birthday.
- Any claim caused or contributed to by deliberate self-inflicted injury (except in an attempt to save human life) or alcohol or drug abuse.

All of the exclusions are explained in full in the Evidence of Cover document. The exclusions relating to Personal Accident cover are on page 9. Exclusions relating to Unemployment cover are on page 12. Exclusions relating to Disability cover are on page 14. General exclusions, which apply to all covers, are on page 15.

## **CANCELLATION OF COVER**

### **Cancelling Your Cover during the Cooling off Period**

You can cancel your cover simply by writing to Utility Warehouse within 30 days of the start date of the insurance or from when you receive your documents and the insurer will return all your premiums unless you have made a claim or intend to make a claim.

### **Cancelling Your Cover after the Cooling off Period**

You can also cancel your cover at any other time. There will be no refund of premium as you will only have paid for the cover you have received.

The insurer can cancel cover immediately if you commit fraud. If there is a change of risk which means that the insurer can no longer provide you with insurance cover, or if you display threatening or abusive behaviour towards the insurer, Utility Warehouse or the claims administrator, the insurer will give you 60 days notice that your insurance will be cancelled.

## HOW DO I MAKE A CLAIM?

To make a claim please contact the claims administrator, Davies Managed Systems Limited. The telephone number is 0333 777 3201 and lines are open between 9am to 5pm Monday to Friday. Alternatively, please send an email to [UtilityWarehouse.newclaims@davies-group.com](mailto:UtilityWarehouse.newclaims@davies-group.com) or write to Davies Group Limited, PO Box 2801, Stoke on Trent, ST4 9DN.

## THE INSURER'S RIGHT TO MAKE CHANGES

The insurer will give you at least 2 months written notice if it decides, or needs, to change your insurance cover or the price of your insurance. The notice of the change will be sent to your last known address, although the insurer may introduce changes immediately and advise you within 30 days of the change having been made if the change is favourable to you.

The insurer will only change your premium and/or the terms and conditions of your insurance for the following reasons:

- to make minor changes to your Evidence of Cover wording that do not affect the nature of the cover and benefit provided, such as changes to make the wording easier to understand,
- to reflect changes in the law, in regulation (including any decision of a regulatory body), or to any code of practice or industry guidance affecting the insurer or your insurance,
- to reflect changes to taxation applicable to your insurance (including, but not limited to, insurance premium tax),
- to reflect increases or reductions in the cost (or projected cost) of providing your insurance, including, but not limited to, increases or decreases caused by changes to the number, length, cost or timing of claims which the insurer, as part of its pricing policy, has assumed or projected will be made under this insurance,
- to cover the cost of any changes to the cover/benefits provided under this insurance including, but not limited to, reductions in the time that you have to wait before a claim can be paid or the removal of one or more exclusion(s),
- to cover the cost of changes to the systems, services or technology in support of this insurance.

Once the insurer has made an alteration no further changes will be made to the terms and conditions or the premium for your insurance for at least 6 months, unless it is obliged to do so by law, regulation, any code of practice or industry guidance.

Upon receiving notice of any changes or proposed changes, you may cancel cover if you are unhappy with the change or proposed change.

## WHAT TO DO IF YOU HAVE A COMPLAINT

The aim is to provide you with a high quality service at all times, although it is appreciated that there may be instances where you feel it is necessary to lodge a complaint.

Please take special note that should you wish to direct your complaint directly to Lloyd's in the first instance, you may do so by using the contact information referenced in Step 2 below.

### Step 1:

In the first instance, if your complaint relates to a claim, please direct it to:  
Davies Managed Systems Limited  
PO Box 2801  
Stoke on Trent  
ST4 9DN

Tel: 0333 777 3201  
Email: [customer.care@davies-group.com](mailto:customer.care@davies-group.com)

If your complaint does not relate to a claim, please direct it to:

Utility Warehouse Limited  
Network HQ,  
508 Edgware Road,  
London NW9 5AB

Tel: 0333 777 0777  
Email: [billprotector@insurancetailors.com](mailto:billprotector@insurancetailors.com)

## Step 2:

Should you remain dissatisfied with the outcome of your complaint from Utility Warehouse or the claims administrator, your legal rights are not affected and you may refer your complaint to Lloyd's. Lloyd's contact information is:

Complaints at Lloyd's, Fidentia House, Walter Burke Way, Chatham Maritime, Kent ME4 4RN  
Tel: +44 (0)20 7327 5693

Email: [complaints@lloyds.com](mailto:complaints@lloyds.com)  
Website: [www.lloyds.com/complaints](http://www.lloyds.com/complaints)

Details of Lloyd's complaints procedure are set out in a leaflet "How We Will Handle Your Complaint", which is available at the website address above. Alternatively, you may ask Lloyd's for a hard copy.

## Step 3:

If you remain dissatisfied after Lloyd's has considered your complaint, you may have the right to refer your complaint to an alternative dispute resolution (ADR) body.

If you live in Great Britain, Northern Ireland or the Isle of Man, the contact information is:

Financial Ombudsman Service, Exchange Tower, London E14 9SR

Tel: 0800 0234 567 (calls to this number are free on mobile phones and landlines).  
Tel: 0300 1239 123 (calls to this number cost no more than calls to 01 and 02 numbers).

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

If you live in the Channel Islands, the contact information is:

Channel Islands Financial Ombudsman, PO Box 114, Jersey, Channel Islands, JE4 9QG  
Jersey +44 (0)1534 748610  
Guernsey +44 (0)1481 722218  
International +44 1534 748610  
Facsimile +44 1534 747629

Email: [enquiries@ci-fo.org](mailto:enquiries@ci-fo.org)  
Web: [www.ci-fo.org](http://www.ci-fo.org)

Alternatively, if you live in Great Britain or Northern Ireland and if you purchased your insurance online\*, please note that you can, if you wish, also submit your complaint via the Online Dispute Resolution (ODR) Platform set up by the European Commission. This service has been set up to help residents in the European Union (EU), who have bought goods or services online, get their complaint resolved. You can access the ODR Platform by clicking on the following link: <http://ec.europa.eu/consumers/odr/>

This does not affect your right to submit your complaint following the process above. Please note that under current rules the European Commission will ultimately redirect your complaint to the relevant ADR body detailed above.

\* "Online" includes all products sold via a website, email, telephone and social media amongst others with a digital element.

## FINANCIAL SERVICES COMPENSATION SCHEME

The insurer is covered by the Financial Services Compensation Scheme. Compensation from the scheme may be available if the insurer is unable to meet its obligation to you under this insurance. Further information can be obtained from the Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St. Botolph Street, London, EC3A 7QU. Tel: 0800 678 1100 (Freephone) or 020 7741 4100.  
Website: [www.fscs.org.uk](http://www.fscs.org.uk)