

# Payment Protection Insurance Insurance Product Information Document


## Bill Protector

This insurance has been designed by Utility Warehouse Limited which is an Appointed Representative of Insurance Tailors Ltd. which is registered in the UK and is underwritten by Certain Underwriters at Lloyd's. Insurance Tailors Ltd. is regulated by the Financial Conduct Authority. Firm Reference Number: 475691. Full details of the insurer are specified in your policy wording.

This Insurance Product Information Document contains only a summary of the insurance cover. The full terms and conditions of the insurance, including for example complete information on exclusions, your obligations, how to make a claim, and your complaints and cancellation rights, can be found in your Policy Document and Insurance Schedule. You should read your Policy Document and Insurance Schedule carefully to ensure your cover meets your needs.

### What is this type of insurance?

This insurance is designed to protect your Utility Warehouse services payments if you cannot work for certain specific reasons. There is also cover if you suffer bodily injury as a result of an accident.



### What is insured?


Unemployment & illness cover

- ✓ The policy provides cover if you cannot work due to illness, injury or involuntary unemployment.
- ✓ The policy provides up to 6 monthly benefit payments for any one claim.
- ✓ The maximum amount payable each month is £250. The amount of your monthly benefit will be shown on your Insurance Schedule.
- ✓ After being off work for 30 days in a row the insurer will with pay 1/30<sup>th</sup> of your monthly benefit for each further day you are unable to work.
- ✓ Benefit is credited to your Utility Warehouse account.

Personal accident cover


- ✓ The policy provides a lump sum payment if you suffer bodily injury from an accident.
- ✓ The amount of benefit paid will depend on the cover level you have selected. Your selection will be shown on your Insurance Schedule.
- ✓ The maximum lump sum amount payable for accidental death, loss of limb, loss of sight or permanent total disablement will be:
 

Cover level 1	£10,000
Cover level 2	£30,000
Cover level 3	£50,000
Cover level 4	£75,000
Cover level 5	£100,000
- ✓ Benefit is limited to 50% of that amount if the accident occurs whilst you are participating in extreme sports. A full list of these sports is given in your Policy Document.
- ✓ Benefit is paid to you or your estate.



### What is not insured?

- \* You are not covered for unemployment & illness if your work is temporary, casual, occasional or on a contract basis which does not extend beyond 12 months.



### Are there any restrictions on cover?

Unemployment & illness cover  
No claim will be paid for:

- ! any period for which you have received a payment instead of working a notice period.
- ! unemployment which is notified to you during the 90 day period immediately following the start date of your insurance.
- ! disability after your 75th birthday.
- ! voluntary unemployment or unemployment due to your misconduct.

Personal accident cover  
No claim will be paid:

- ! that results from you engaging in an any flying other than as a passenger.
- ! which is caused by gradual loss or use of function.

All cover  
No claim will be paid:

- ! for deliberate self-inflicted injury, alcohol or drug abuse, or elective treatment.
- ! after your 90<sup>th</sup> birthday.



### Where am I covered?

Cover applies when you are living in the UK.



### What are my obligations?

#### Disclosing important information

You must take reasonable care to provide complete and accurate answers to questions you are asked when you take out or make changes to your policy.

#### Making sure you are eligible for cover

You must ensure that you are eligible for this insurance. The eligibility requirements are advised to you when you apply for/purchase this insurance and are stated in full in your Policy Document.

#### When making a claim

You must report a claim for unemployment or illness within 30 days of being off work. You must complete a claim form and provide, at your expense, any information which may be required. You must also show that you are still unemployed or off work due to an illness for the duration of your claim.

To claim for personal accident you must provide the necessary authorisation for your medical records to be obtained and provide any further evidence that the insurer considers necessary.



### When and how do I pay?

You pay for this insurance monthly **by direct debit??**



### When does the cover start and end?

You are covered for one month from the start date shown on your Insurance Schedule and then for each subsequent month that a premium is accepted from you.



### How do I cancel the contract?

You can cancel this insurance within 30 days of the start date or, if later, 30 days of the date you receive your Policy Document. You can also cancel your policy at any other time.

You will not be entitled to a refund of premium as you pay in monthly instalments and you will only have paid for the cover you have already received.

To cancel your insurance contact Utility Warehouse.

# Payment Protection Insurance

## Additional Information

### Bill Protector

In this section, the terms 'we' and 'us' refer to the insurer, 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.

#### Customer Complaints

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

If you do wish to complain, please note the 3 steps below, along with the relevant contact details for each step.

Please take special note however 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 does not relate to a claim please direct it to:

Name: Utility Warehouse Limited

Address: Network HQ, 508 Edgware Road, London NW9 5AB.

Tel: 0333 777 0777

Email: [billprotector@insurancetailors.com](mailto:billprotector@insurancetailors.com)

if your complaint does relate to a claim please direct it to:

Name: Davies Managed Systems Limited

Address: PO Box 2801, Stoke on Trent ST4 9DN

Tel: 0333 777 3201

Email: [customer.care@davies-group.com](mailto:customer.care@davies-group.com)

#### Step 2:

Should you remain dissatisfied with the outcome of your complaint 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 the Financial Ombudsman Service. The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and businesses providing financial services.

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) Website: [www.ci-fo.org](http://www.ci-fo.org)

Alternatively, if you live in the UK and 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 Economic Area (EEA), 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 detailed above.

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

#### Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if we are unable to meet our obligation to you under this insurance. Further information can be obtained from the Financial Services Compensation Scheme, PO Box 300, Mitcheldean GL17 1DY. Tel: 0800 678 1100 (Freephone) or 020 7741 4100. Website:

[www.fscs.org.uk](http://www.fscs.org.uk)