

Accident, Sickness and Unemployment Insurance

Insurance Product Information Document

Company: Utility Warehouse Limited



Product: Bill Protector

This insurance has been designed by Utility Warehouse Limited which is registered in the UK, and is underwritten by Certain Underwriters at Lloyd's. Utility Warehouse Limited is authorised and regulated by the Financial Conduct Authority. Full details of the insurer are specified in your Policy Document.

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/injury 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 monthly benefit is an amount equal to your monthly Utility Warehouse bill, so may vary during your claim. The maximum amount payable each month is £250.
- ✓ After being off work for 14 days in a row the insurer will pay a full monthly benefit payment. Thereafter you will be paid 1/30th of the 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 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/injury 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.
- ! voluntary unemployment or unemployment due to your misconduct.

Personal accident cover

No claim will be paid:

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

All cover

No claim will be paid:

- ! for deliberate self-inflicted injury or alcohol or drug abuse.
- ! after your 90th birthday (no benefits are payable under the illness/injury section of the policy after age 75).



Where am I covered?

Cover applies when you are living in the UK.

Personal Accident cover is provided if you sustain a bodily injury following an accident that happens anywhere in the world other than in Afghanistan, Chad, Cuba, Iran, Iraq, Israel (West Bank / Gaza Strip only), Libya, Nigeria, North Korea, Somalia, Sudan, Syria or Yemen.



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/injury 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 report a claim within 30 days of an 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 as part of your utility services payment collection.



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 will only have paid for the cover you have already received.

To cancel your insurance contact Utility Warehouse on 0333 777 4709

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Additional Information

Bill Protector

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 4709

Email: billprotector@utilitywarehouse.co.uk

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

Step 2:

Should you remain dissatisfied with the outcome of your complaint, 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 Website: 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 the United Kingdom 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

Website: 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 Website: www.ci-fo.org

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