

Policy Summary **PURE PROTECTION PLUS**



Pure Protection Plus

Pure Protection Plus offers long-term income protection cover for almost all occupations. It is designed to pay you a regular benefit if you are totally unable to work as a result of being ill or injured.

This Policy Summary does not contain the full terms of Pure Protection Plus, which can be found in the Pure Protection Plus Policy Document.

► Significant features and benefits

Pays your benefit when you are totally unable to work due to illness or injury

Pure Protection Plus pays up to your chosen benefit if you are totally unable to work in your own occupation due to illness or injury.

Offers long-term cover

Choose your finishing age, this can be any year between the ages of 50 and 70.

A choice of claim periods

With Pure Protection Plus you have the choice of three claim periods. The standard option would pay out benefits if you are unable to work due to illness or injury until your chosen finishing age.

If long-term cover doesn't suit your budget, you can select a limited claim period of either two or five years for each individual claim, although you can have multiple claims for different illnesses or injuries.

Own occupation

We only consider your ability to carry out your own occupation when we assess your claim.

Fix your benefit

With Pure Protection Plus you have two options to fix the benefit you select, resulting in a simplified process if you make a claim:

1) Fixed benefit option

You can fix up to 75% of the initial benefit you select by providing financial evidence within 12 months of your policy start date.

2) Minimum benefit guarantee

You can fix up to £1,000 of benefit, without providing any financial evidence when you apply. This option is selectable on a two year limited claim period only.

Choose from a wide range of waiting periods



Pure Protection Plus gives you the option to receive an income from the first day you are ill or injured if it keeps you off work for 3 days or more. We also offer a wide range of longer waiting periods from 1 week to 1 year.

Indexation option



If you select this option, we will adjust your benefit each year in line with inflation. Your monthly premium will be adjusted in line with the change in benefit.

Choose your premium option



Pure Protection Plus offers two premium options:

Age-costed guaranteed premiums

Increase with age, but at a rate guaranteed in advance.

Age-costed reviewable premiums

Increase with age and based on rates which can change. They may be increased or decreased by us once your policy is more than 3 years old - for more information see the Pure Protection Plus Policy Document.

Flexible



Pure Protection Plus is flexible to your changing circumstances; our policy break and guaranteed insurability options ensure you can flex your cover as your life and needs change.

Waiver of premium



Pure Protection Plus includes a waiver of premium feature that means you no longer need to pay your premiums during a claim.

► **Significant limitations and exclusions**

Amount of benefit	
<p>The maximum benefit you can receive from Pure Protection Plus when claiming is 60% of the first £100,000 of your personal taxable income and then 40% above £100,000. This must be between £500 and £10,000 per month.</p>	
Claim waiting period	
<p>No payments will be made under Pure Protection Plus unless the illness or injury lasts longer than your chosen waiting period.</p>	
Claim period	
<p>If you select a limited claim period of either two or five years, this is the maximum period any individual claim can be paid.</p>	
Claiming abroad	
<p>If you become ill or injured in a country outside of the UK, or you travel outside the UK once you have become ill or injured, you may still be able to receive benefit. For your claim to be paid, you must either return to the UK, any country within the European Union or one of the countries listed in the Pure Protection Plus Policy Document, unless you're medically prevented from doing so.</p>	
Pre-existing conditions	
<p>When you apply for Pure Protection Plus you may be advised of a personal exclusion which relates to a past or existing illness or condition.</p>	
Things Pure Protection Plus is not designed to cover	
<p>Pure Protection Plus is not designed to cover you against unemployment.</p>	
Reviewable premiums	
<p>If you choose age-costed guaranteed or age-costed reviewable premiums; premiums will increase with age. If you choose age-costed reviewable premiums, we can either increase or decrease your premiums once your policy is more than three years old.</p>	
Age	
<p>You must be between the ages of 18 and 59 when you apply.</p>	

Five year minimum period



Your policy must be due to start at least 5 years before your chosen finishing date.

Eligibility



To apply, you need to have been a UK resident for at least the last 3 years and have been registered with a UK based NHS GP for the same period.

You must be working at least 15 hours per week, either employed or self-employed, to apply.

Check your occupation



Pure Protection Plus offers cover to most occupations, but there are some we cannot offer cover for. Contact us or your financial adviser to see if your occupation is covered.



▶ **Do I need to review my cover regularly?**

You should review your cover regularly to make sure that it continues to meet your needs. In particular, make sure that you are covered for the correct amount if your income increases or decreases.

▶ **How long does my policy last?**

Pure Protection Plus is a long-term plan which can cover you until your finishing date, which can be any age from 50 to 70.

▶ **How do I make a claim?**

To register a claim, please contact us on **0300 123 3200**. Full details can be found in the Policy Document.

▶ **What happens if I change my mind and want to cancel my policy?**

You can cancel your policy at any time. If you cancel within 30 days of when the policy starts, we will refund any premiums you have paid, as long as you have not made a claim. If you cancel the policy after the 30 day period there is no cash-in value and any premiums you have paid will not be refunded.

▶ **We don't always get it right**

If you are not satisfied with any aspect of the service we provide, please let us know and we will help you resolve your query. We will investigate your complaint and respond to you, and if you remain unhappy we will escalate your concerns to an impartial complaints handler.

If we remain unable to resolve your complaint to your satisfaction, or we do not respond within 8 weeks, you have the option of asking the independent Financial Ombudsman Service to investigate on your behalf.

You can visit their website at www.financial-ombudsman.org.uk or you can contact them on **0800 023 4567** or **0300 123 9123**.

▶ **Financial Services Compensation Scheme (FSCS)**

The Exeter is covered by the FSCS, which was established under the Financial Services and Markets Act 2000. This means that you may be entitled to compensation if we become insolvent and are unable to meet our obligations.

Further details are available from the FSCS at www.fscs.org.uk or you can phone them on **0800 678 1100** or **020 7741 4100**.



You matter more.

The friendly specialists in
income protection, life cover,
health insurance and cash plans.

Contact us

Members:

Enquiries: 0300 123 3201

Claims: 0300 123 3200

member@the-exeter.com

Financial Advisers:

Enquiries: 0300 123 3203

adviser@the-exeter.com

Opening times:

Monday to Friday 8am – 6pm

Calls may be recorded and monitored.

Postal address:

The Exeter, Lakeside House, Emperor Way, Exeter EX1 3FD

Website:

the-exeter.com

