

Accident, Sickness & Unemployment Insurance

Insurance Product Information Document



Company: Great American International Insurance (UK) Ltd

This Insurance is underwritten by Great American International Insurance (UK) Ltd (Firm reference number: 02714031) and provided by Ortus Underwriting (Firm reference number: 305958). Great American International Insurance (UK) Ltd whose registered office is 32 Queen Square, Bristol, England, BS1 4ND is authorised by the Prudential Regulation Authority and regulated by Financial Conduct Authority and the Prudential Regulation Authority (regulatory reference no. 202874)

This document contains some important facts about your Accident, Sickness & Unemployment Insurance. It is to be regarded as only a summary of cover to help assist you in making an informed purchase decision. Full terms and conditions of the policy are provided in your policy wording. Please take time to read this policy document to make sure you understand the cover it provides.

What is this type of insurance?

This insurance is an Accident, Sickness & Unemployment insurance designed to help protect a proportion of your monthly income if certain unforeseen situations affect your ability to work.



What is insured?

- ✓ The policy provides cover if you cannot work due to an accident, illness, or involuntary unemployment (which includes giving up work to become a full-time carer).
- ✓ You can choose to buy accident and sickness & unemployment cover, or accident and sickness only.
- ✓ The cover options you have chosen will be shown on your Policy Schedule.
- ✓ The policy provides up to 12 monthly benefit payments for any one claim.
- ✓ The maximum amount payable per month is £2,000, or 65% of your normal gross monthly earned income, whichever is the lower amount. The amount of your monthly benefit will be shown on your Policy Schedule.
- ✓ When you take out your cover you select an "Excess Period" (this will be shown on your Certificate of Insurance). The excess period determines when you become entitled to your first monthly benefit under the policy. No benefit is payable if you return to work before your first monthly benefit becomes due. The date the first monthly benefit becomes due and will be paid is as follows:

Excess Period Selected	First Monthly Benefit Due & Paid
30 Days	Day 61
60 Days	Day 91

After you have received your first monthly benefit, you will be entitled to 1/30th of your monthly benefit for each further day you are unable to work.



Are there any restrictions on cover?

We will not pay any claim for:

- ! Any pre-existing medical condition whether diagnosed or not, which you knew about (or should have known about) or for which you have consulted a healthcare professional, in the 12 months immediately before the start date of your insurance. This exclusion will not apply if you remain symptom free and you do not seek treatment for the condition or advice about it for a continuous period of 24 months.
- ! Backache unless there is x-ray or MRI evidence of abnormality
- ! Coronavirus disease (Covid-19), Severe acute respiratory syndrome coronavirus 2 (Sars-CoV-2), any mutation or variation of Sars-CoV-2, any other pandemic.
- ! Any condition caused or aggravated by any psychiatric illness or any mental, nervous or stress related disorder unless you are receiving care from a psychiatric specialist or nurse.
- ! Deliberate self-inflicted injury, alcohol or drug abuse, or elective treatment.
- ! Unemployment, or the need for you to become a carer, which you were aware of at the start date of your insurance.
- ! Voluntary unemployment (unless you have given up work to become a carer) such as resignation or voluntary redundancy, or unemployment due to your misconduct.
- ! Any period for which you have received a payment instead of working a notice period.
- ! Unemployment, or the need for you to become a carer, which occurs, is notified to you, during the 120 day period immediately following the start date of your insurance.
- ! Unemployment which is normal or seasonal in your occupation.



What is not insured?

- ✗ You are not covered if your work is temporary, casual, occasional, or on a contract basis which does not extend beyond 12 months.



Where am I covered?

- ✓ Cover applies when you are living and working in the England, Wales, Scotland and Northern Island (excluding Jersey).



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 on pages 5-6 of your Policy Document.
- **When making a claim**
You must report a claim 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, a carer or off work due to an accident or illness or in hospital for the duration of your claim.



When and how do I pay?

You pay for this insurance by monthly direct debit.



When does the cover start and end?

You are covered for one month from the Original Policy Start Date shown on your Policy 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. You can also cancel your policy at any other time. To cancel your insurance please contact the policy Administrator.