

## Features and Benefits

- Unemployment, accident and sickness cover. If you don't work 16 or more hours per week, but your spouse does, this cover applies to him/her.
- A third of your balance paid for every complete period of 28 days off work/unemployed.
- Hospitalisation cover if you are not in full time employment.
- Your account cleared in full in the event of your own or your spouse's death.
- When you reach 65 or have retired early - life and hospitalisation cover continues and critical illness cover starts. Account is cleared on diagnosis of cancer, a heart attack, a stroke or kidney failure.
- Covers your purchases against fire, theft, loss and accidental damage for two years from the date of purchase.
- Full value claims payments (no excess).
- Protects goods worldwide.
- "High risk" postcodes are not penalised.
- Accounts not eligible for merchandise cover will receive double the normal life and hospitalisation benefit.

## Key Exclusions

Policy exclusions have been kept to a minimum and are designed to ensure that the cover is fair to all customers. Here are examples of when the policy cannot provide assistance:-

- Goods purchased by cash, credit or debit card, at the time of order.
- Goods left in an unattended vehicle unless it is closed securely and locked and the goods are placed in its locked boot.
- Theft at your home unless as a result of forcible or violent entry or exit.
- When all reasonable precautions have not been taken to safeguard against loss, theft or damage.
- If you know at the time of taking out the cover that a claim is likely, eg. unemployment caused by seasonal trends or an illness for which you have received treatment in the last 12 months and which recurs in the first 24 months of taking out cover.
- Claims resulting from your own actions, eg. voluntary unemployment, early retirement or self-inflicted injury.
- Sickness claims due to normal pregnancy.
- If you have not been in full-time employment (or your spouse has not been) for 6 months prior to an unemployment claim.

Please read your Summary of Cover for a full description of the policy, if you are unsure about any part of the cover provided then please ring our helpline on 0870 600 2366.

Monday-Friday 8.30am-10.00pm, Saturday 9.00am-1.00pm.

QZ955/LET/9911

# index

**flexible account**

ExtraCare  
500

Index Extra House,  
Kershaw Avenue,  
Liverpool, L72 0SL

Dear Customer

## Welcome to Extra Care 500

You now have two years cover for your Flexible Account purchases against worldwide loss, theft and accidental damage. Your balance is also protected against unforeseen events such as unemployment, accident, sickness, critical illness and hospitalisation. In addition, Extra Care 500 provides you with life cover.

The cost is just 1.46% of your balance, which will show on each statement you receive. This small cost will ensure you can use your Flexible Account Card with complete peace of mind.

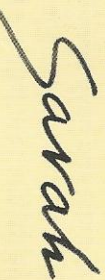
In the event of a claim we have made things as easy as possible for you. Our friendly claim line advisors will talk you through a claim step by step, reducing the paperwork to an absolute minimum. You can ring our helpline on **0870 600 2366** Monday to Friday 8.30am - 10.00pm and Saturday 9.00am - 1.00pm. You can also use this helpline if you are unsure about any part of the cover provided.

**Your full Summary of Cover is enclosed. I recommend that you take a few moments to read it through carefully. A brief outline of the key benefits is attached, as well as answers to the most frequently asked questions.**

If you do decide at any stage that Extra Care 500 is not for you, then please contact Index Flexible Account on 0345 55 22 11, who will be able to cancel your cover immediately.

Finally, I wish you many years of worry free shopping with your Index Flexible Account.

Yours faithfully



Sarah Williams  
Customer Services

Shopping Mail Ltd.  
Registered Office: Sir John Moores Building, 100 Old Hall Street, Liverpool, L70 1DX.  
Registered No. 915572 England.

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