

# Extra Care 500

## Questions & Answers

### **Who can apply for Extra Care 500?**

You must be 18 or over and have an Index Flexible Account.

### **Does Extra Care 500 cover all my purchases charged to my account?**

YES. Extra Care 500 gives you two years cover against loss, theft and accidental damage on anything charged to your Index Flexible Account. Unlike most household policies, there is no excess to pay if you do need to claim. Also, if you have charged goods to your Index Flexible Account prior to taking out Extra Care 500, we will insure those goods up to two years from the date of purchase.

### **There are occasions when I clear my balance. Does this mean any goods I have purchased recently are still covered?**

Yes. All goods charged to your Index Flexible Account are covered for two years from the date of purchase.

### **I'm going on a family holiday abroad shortly, will the goods I purchased through my Index Flexible Account be covered?**

Yes. Extra Care 500 gives you worldwide cover on anything you purchase on your Index Flexible Account.

### **I currently work part time, will I be eligible for unemployment cover?**

Yes as long as you are contracted to work 16 hours or more and have been for the last 6 months. If you don't work 16 hours or more and your spouse does, this cover will then apply to him/her. We will pay one third of your balance to your Index Flexible Account after 28 consecutive days of unemployment.

### **If I was to go into hospital, would Extra Care 500 cover me?**

You are eligible as long as you are not currently employed. If you are in hospital for at least 7 consecutive days we will clear your outstanding balance on the last statement day before you went into hospital.

### **I am over 65. Will Extra Care 500 cover me?**

Yes. When you reach 65, hospitalisation cover continues and critical illness cover starts. You also have 24 months merchandise cover against any purchases charged to your account. In addition, you will have life cover until the age of 75.

### **I am self-employed. What happens if I stop trading?**

You will be covered for unemployment cover as long as you can provide relevant proof you have stopped trading involuntarily.

### **If I fell ill, how would Extra Care 500 help me?**

It depends on your circumstances. You can make a claim if you have been away from work for 28 consecutive days due to illness. We will then pay a third of your outstanding balance to your Index Flexible Account. We will not pay critical illness benefit if you have been treated for a condition twelve months before the start of the policy and results in a claim within the first 24 months of Extra Care 500 cover period.

### **If my home was broken into, would I be covered?**

Extra Care 500 covers your goods purchased on your account from theft. The police must be informed within 24 hours of the discovery and a crime number should be obtained.

### **I need to make a claim. What do I do?**

It is easy. Our friendly advisors are available Monday-Friday 8.30am-10.00pm and Saturday 9.00am to 1.00pm. They will talk you through your claim step by step and will answer any questions you may have.