

Life Cover

If during the **insurance period** and before termination of **your account** you die we will pay the **outstanding balance on your account** on the last **statement day** before **your death** including any interest subsequently charged on **your outstanding balance**. We will pay no more than £10,000.

If you die as the result of an **accident** we will pay £1,000 to your estate.

We will not pay any **benefit** if you have missed any **premium**. Life cover will end when you reach the age of 75. Please read about other important exclusions on page 7.

Disability Cover

If you become **disabled** during the **insurance period** and before the termination of **your account** then we will treat the first day of **your disability** as the day your **doctor** confirms you cannot work. You must continue to be under the regular care and attendance of your **doctor** for the first 28 days of **your disability** (the waiting period). From then on we will pay an amount equal to a third of your **outstanding balance** on the last **statement day** before **your disability** commenced including any interest subsequently charged on **your outstanding balance**. This will continue for each consecutive and complete 28-day period you are **disabled**.

At the end of the waiting period, and every complete 28-day period after that, you must give us a **doctor's** certificate confirming **your disability**. You must give us certificates until we have paid the maximum **disability benefit** or you return to work or the **outstanding balance** is cleared or **your account** is terminated or the **policy** ends (whichever happens first). To make a claim for **disability benefit**, you must be in **full-time employment** for an employer based in the **UK**, or **self-employed** in the **UK**, or on maternity leave on the day before **your disability** started. (Please read the details about this and other important exclusions on pages 5 and 7).

Paying Benefit

For any one claim, we will not pay more than an amount equal to £10,000.

We will treat several disabilities in a row caused by different medical conditions as separate claims. You must send us a new claim form each time. You will not have a waiting period for the second period of **disability** and we will pay **benefit** continuously up to the limits shown on page 2.

We will only pay **benefit** for either a **disability** claim or an **unemployment** claim, not both at the same time.

If you become **disabled** when you are already receiving **benefit** for **unemployment**, you may still qualify for this **benefit**.

We will pay **benefit** from the first day of **your disability**. There will be no waiting period. After we have paid off the balance, you will not have any **disability** cover until you have returned to **full-time employment**.

Hospitalisation Cover

If you are not in **full-time employment** and during the **insurance** period and before termination of **your account** you are admitted to **hospital** you may qualify for this **benefit**.

You must remain in **hospital** for at least 7 consecutive days (the waiting period) before the **end date**. On day 8 we will pay a **benefit** equal to the **outstanding balance** on the last **statement day** before you went into **hospital** including any interest subsequently charged on **your outstanding balance**. **Benefit** will be paid direct to your **Index Flexible Account**.

We will not pay any **benefit** if you have missed any **premium**. We will not pay more than £10,000 for any one claim. Payment of this cover is subject to the following exclusions and those set out on page 7.

Disability and Hospitalisation Exclusions

We will not pay **benefit** in the following circumstances:

1. If you were not in **full-time employment** on the day before **your disability** started, or if you were in **full-time employment** on the day before **your hospitalisation** started.
2. If **your disability** or **hospitalisation** is caused by any physical or mental condition for which you have received treatment or advice from a **doctor** or on the recommendation of a **doctor** during the 12 months before the **start date** and which comes back during the first 24 months of **your insurance period**.
3. If **your disability** happens or continues while you are outside the **UK** for 30 days in a row.
4. For any **hospitalisation** outside the **UK** where the reason for you being abroad is wholly or partly to obtain medical treatment.
5. For **disability** if you are receiving **benefit** for **unemployment**.
6. Any **hospitalisation** for cosmetic or beauty treatment unless directly attributable to physical sickness, disease or injury.
7. Genetic treatment of whatever nature.
8. If any of the General Exclusions on page 7 apply.

Unemployment Cover

We will pay **unemployment benefit** after the same waiting period of 28 consecutive days set out in **disability cover** on page 4. At the end of the 28 days and for every continuous 28-day period after that, we will pay to the credit of **your account** an amount equal to a third of the **outstanding balance** on the last **statement day** before you stopped **full-time employment** including any interest subsequently charged on **your outstanding balance**.

At the end of the waiting period, and every 28-day period after that, you must give us a certificate confirming **your unemployment**. You must give us certificates until we have paid the maximum **unemployment benefit** or you return to work or **your account** is terminated or **your balance** is paid off or the **policy** ends (whichever happens first).

If you become **unemployed** while you are receiving **benefit** for a **disability** and you are still **unemployed** when **your disability** ends, we will pay **benefit** for **unemployment** from the first day after **your disability** ends. You will need to send us a new claim form with details of **your unemployment**, but no waiting period will apply.

We will not pay **benefit** if you have missed any **premiums**. Payment of this cover is subject to the following exclusions and those set out on page 7.

Paying Benefit

For any one claim we will not pay more than an amount equal to £10,000 in total.

After we have paid off the **outstanding balance** you will not have any more **unemployment** cover until you have been back at work for a period of 6 months.

Unemployment Exclusions

We will not pay **unemployment benefit** in the following circumstances:

1. If it is your first claim for **unemployment**, and you have not been in **full-time employment** for an employer based in the **UK**, or been **self-employed** in the **UK** for 6 months immediately before the **unemployment** claim. If you become **unemployed** immediately after a **disability** claim, you must have been in **full-time employment** for 6 months immediately before the **disability** started.
2. If we believe you knew, at the **start date**, that you were going to lose your job.
3. If your **unemployment** happens because of a strike, labour dispute or industrial action which you were or are taking part in.
4. If **unemployment** is a normal seasonal part of your job.
5. If you are receiving **benefit** for **disability**.
6. Unless we otherwise agree where jobseeker's Allowance or credits are being withheld due to you refusing to follow a jobseeker's Direction or refusing an opportunity of a place on a prescribed course or programme.
7. If your **unemployment** happens because you resign or take voluntary **unemployment**.
8. If you are **self-employed** and you cannot provide proof that you have stopped trading and finished your **self-employed** business. (We will want to see copies of your official notice from the Commissioner of Inland Revenue and copies of your closing accounts).
9. If any of the General Exclusions on page 7 apply.
10. If you cease to be actively at work within 90 days of the **start date** or within 6 months of your return to work after a period of **unemployment** in respect of which a claim was made hereunder.