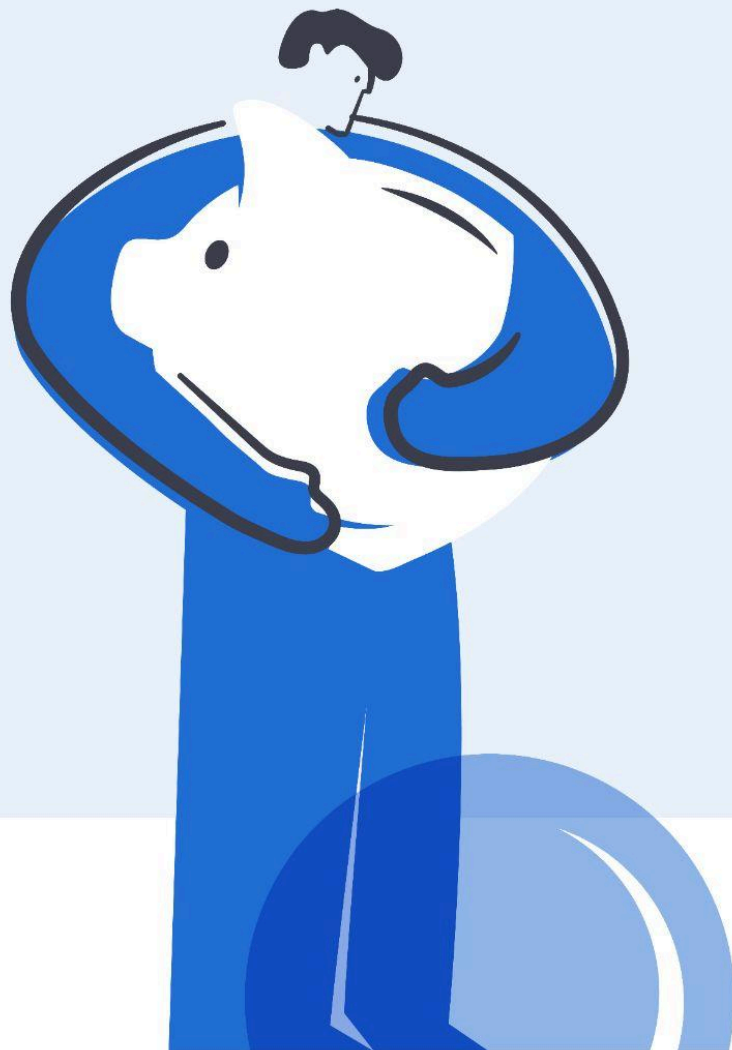




Policy Conditions

Eleos Income Protection



Important Documents

It is important that **you**:

- read and understand the key benefits and exclusions set out in this document and the **policy schedule**.
- check your **policy schedule** to ensure it accurately reflects the cover **you** have purchased
- keep this document and the **policy schedule** safe so **you** can refer to them in the future.

Income Protection Insurance

Arranged and administered by Eleos Life Limited and Underwritten by Great American International Insurance (UK) Limited

This policy wording, together with your policy schedule, provide you with everything you need to know about your Income Protection Insurance, so it's important that you read them carefully and keep them in a safe place.

This policy is arranged and administered by Eleos Life Limited. Eleos Life Limited (FRN: 998550) is authorised and regulated by the Financial Conduct Authority and is a company registered in England and Wales (Company Number 14010855), with its registered office at 71-75 Shelton Street, Covent Garden, London, United Kingdom, WC2H 9JQ. In return for the payment of your premium we will provide the insurance cover detailed in this policy wording, subject to the terms, conditions, and limitations shown below or as amended in writing by us and during the period of cover.

In this policy wording, certain words have specific meanings wherever they appear. These words have been highlighted in bold. A full list of these words and their meanings can be found in the 'Meaning of Words' section.

Cover Options

There are three cover options available under this policy:

- Accident & Sickness only cover
- Unemployment only cover
- Accident, Sickness & Unemployment cover

The cover option which you have selected, and which is applicable to you is shown on your policy schedule.

Your Insurer

Great American International Insurance (UK) Limited a company registered in England and Wales under Company number 02714031 and regulated by the Financial Conduct Authority and the Prudential Regulation Authority FCA reference number 202874 with registered office situate at One Temple Quay, Temple Back East, Bristol, BS1 6DZ, UK.

Cancellation or Non-Renewal

If you decide that for any reason, this policy does not meet your insurance needs then please contact us within 30 days from the day of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, we will then refund your premium in full.

Thereafter you may cancel the insurance cover at any time by informing us however no refund of premium will be payable.

We may at any time cancel or not renew insurance cover by giving 30 days' notice in writing where there is a valid reason for doing so. A cancellation (or notice of non-renewal) letter, where applicable, will be sent to you. Valid reasons may include but are not limited to:

- Where we reasonably suspect fraud
- Non-payment of premium
- Threatening and abusive behaviour to our member(s) of staff
- Non-compliance with policy terms and conditions
- Where you have not taken reasonable care to provide complete and accurate answers to the questions, we ask
- We have the right not to renew your policy or individual cover/s in the event that we determine (in our discretion) that market and / or economic conditions render future pricing thereof prohibitive to you.

Where any investigations carried out by us or the Claims Administrator provide evidence of fraud or a serious non-disclosure, we may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when you provided us with incomplete or inaccurate information. This may result in your policy being cancelled from the date you originally took it out.

If we cancel the policy and/or any additional covers you will receive a refund of any premiums you have paid for the cancelled cover unless the reason for cancellation is fraud and/or misrepresentation, in which case we are entitled to keep the premium under the Consumer Insurance (Disclosure and Representations) Act 2012.

Sanctions

We shall not provide cover or be liable to pay any claim or other sums, including return premiums, if you appear on the HM Treasury Sanctions List, OFAC sanctions list, or any other sanctions list or where this would expose us to any

sanction, prohibition or restriction under United Nations resolutions, asset freezing or trade or economic sanctions, laws or regulations of the European Union, United Kingdom, and/or all other jurisdictions where we transact business.

Governing Law

This policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England, Scotland, Wales or Northern Ireland in which your main residence is situated.

Index

Section One: Important Information	10
About Your Insurance	10
Policy Start Date	10
Policy End Date	10
Payment of Premiums	11
Payment of Monthly Benefits	11
Meaning of Words	12
Section Two: Accident & Sickness Cover	19
What is Covered & Making a Claim	19
Making a Claim	20
What is not covered	20
Section Three: Unemployment Benefit & Carer Cover	23
What is Covered & Making a Claim	23
Making a Claim	24
What is not covered	24
Temporary Work	26
Section Four: Conditions Applying To All Covers	28
Fraudulent Claims	28
Making Another Claim	28
Continuing a Claim	30
Converting a Claim	30
General Policy Conditions & Exclusions	31
Periodic Review, Changes to Policy Terms and Conditions, and Monthly Premiums	33
Data Protection	35
Complaints	36
Financial Compensation	37

Are you eligible for cover?

It is important that you check that you meet all of the eligibility criteria below. If you are not sure if you are eligible for cover, please contact us for assistance.

Please note, if you are self-employed you are only eligible for accident and sickness cover under this insurance. This includes if you are a company director. You should read this policy carefully to make sure it is suitable for your needs. Unemployment cover sections of this policy do not apply to you.

Please note that there are special terms and conditions in this policy that apply if you are a contract worker in addition to the requirements below. On the policy start date you:

- Must be aged 18 or over and under 64 years of age;
- Must be a permanent lawful resident of the England, Scotland, Wales or Northern Ireland;
- Must be in work, actively working and continuously employed for at least 6 months prior to the policy start date with the same employer; with no absence, due to accident, sickness, illness or disease, for a period greater than 1 week (5 consecutive working days) prior to the policy start date;
- Must not be subject to any ongoing enquiry or disciplinary action by your employer;
- Must not be aware of any impending unemployment or that there is a risk you may become unemployed.
- Must not be aware of any redundancies, restructure, reorganisation, financial or contractual threats within the
- organisation you work in, even if you do not believe these actions will result in you becoming unemployed;
- For unemployment cover, you must not be self-employed or a company director;
- Must not be in temporary, seasonal or casual work;
- Must be working at least 16 hours per week;
- Must not be aware of any pre-existing condition, illness, disease or injury that may cause you to make a claim under this policy, unless you have disclosed these to us and we have confirmed in writing that we have accepted these conditions and will offer you cover;
- Must not be aware of any circumstances which may lead to you giving up work to become a full-time carer;
- Must not be in any of the following occupations, either paid or unpaid:
 - Armed Forces Personnel
 - Military Reserve Force
 - Handling explosives
 - Merchant Navy

- Royal Naval Reserves
- Divers
- Underground Miners
- Oil Rig Workers
- Professional or Semi-Professional Sports Persons
- Nightclub Security Personnel or Bodyguards
- Equestrian Professions
- Police Officers
- Police Community Support Officers
- Special Constables
- Fire-fighters
- Reserve or retained Fire-fighters
- Pilots

IMPORTANT NOTICE FOR CUSTOMERS

Information You Give to Us

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to supply accurate and complete answers to all the questions in the declaration and the application form and to make sure that all information supplied to us is true and correct. This also applies if you wish to make any changes to your policy during the period of cover, or if you make a claim under this policy. You must tell us of any changes to the answers you have given as soon as possible.

You must take reasonable care to provide complete and accurate answers to the questions we ask when you take out or make changes to your policy. If any information you provide is not complete and accurate, this may mean your policy is invalid and that it does not operate in the event of a claim or we may not pay any claim in full.

Change of circumstances

You must immediately advise us if any of the following circumstances change, at any point during the period of cover:

- You change jobs or employers, or change your working hours;
- You change from being employed to self-employed;
- You stop working or permanently retire;

- You have been convicted of and/or charged with any offence (other than motoring convictions and/or spent convictions);
- Your earnings reduce;
- You no longer work within the UK;
- You are no longer a permanent lawful resident of the UK;
- You change your address;
- You have insurance cancelled, or declined, or withdrawn by any other insurance provider.

If you are not sure if a change in circumstances is relevant to your policy, please contact us for advice.

Monthly Benefit

It is important to note that the monthly benefit under this policy will not change automatically with any increase or decrease in interest rates.

Claims

It is important that you answer all questions accurately and honestly as we will not accept any amendments to a claim form once we have received it. Claims which are dishonest, exaggerated, incomplete or fraudulent will not be accepted by us and in the event that any such claim is attempted, we reserve the right to decline the claim and report the matter to the relevant law enforcement authorities and we may cancel your policy.

Other Policies

Please note that if you hold other policies that provide Accident & Sickness, Unemployment or Carer cover then, on acceptance of any claim, the amount payable under this policy will be reduced by the amount which the combined benefit would exceed 65% of normal income. If you are uncertain as to how this may affect you, please contact us.

Section One

IMPORTANT POLICY INFORMATION

About Your Insurance

This insurance has been designed to help protect a proportion of your monthly income if certain unforeseen situations affect your ability to work.

This policy provides cover if you cannot work;

- Because of an accident or sickness, or
- Due to unemployment through no fault of your own.

It is important to note that for unemployment claims, certain conditions apply depending on the type of employment contract you held when you became unemployed. Please see Section Three for more information and contact the administrator if you have any questions or concerns.

The cover you have chosen will be detailed on your policy schedule.

Policy Start Date

Your cover will commence on the date shown on your policy schedule; this is known as the policy start date.

Policy End Date

Cover under this policy will end when:

- You stop work and permanently retire, or you reach the age of 65; or
- You are no longer permanently resident in the UK or you are no longer registered with the UK tax authorities in respect of your employment or self-employment; or
- You or we cancel this policy; or
- You do not pay the premium associated with this policy on the date that it becomes due; or
- You die.

Whichever of the above events occurs first. We will also inform you if we are unable to continue your cover. We will give you at least 30 days' notice and will tell you why we are unable to continue your cover.

Payment of Premiums

You must pay the premium associated with this policy in order to maintain cover; this includes periods when you may be in receipt of or awaiting monthly benefit under this policy from us. If you do not pay the premium on the date it becomes due, then we reserve the right to cancel your policy from the date when payment becomes due and all cover under this policy will cease.

If there are any changes to the rate of insurance premium tax or if we are required to impose any other tax or charges in respect of your premium, then we will amend your premium payment from the date when those changes take effect. The premium will alter if you alter your monthly benefit, waiting period and/or cover option and we can alter your premium at any time provided we let you know 30 days in advance

Payment of Monthly Benefits

Once we have accepted a claim from you, we will pay you 1/30th of the monthly benefit as shown on your policy schedule in respect of the cover option you have chosen, for each day you remain continuously unable to work or are without work after your waiting period. All monthly benefits are paid monthly in arrears. We will not pay more than one monthly benefit at a time, for example if you are unemployed and also unable to work due to accident and/or sickness.

Excess Period	Waiting Period	Monthly Benefit Due On
30 days	60 days	Day 61
60 days	90 days	Day 91

N.B. You must be unemployed and/or unable to work for the duration of the waiting period applicable to be eligible for your claim.

Meaning of Words

The following words have the meanings given below wherever they appear in this wording in bold type:

Accident or Sickness

A bodily injury or illness or disease which results in you being unable to work.

Please note:

Your accident or sickness must start while you are in work and after seven continuous days of absence (including the first day of your absence) from your work you must be certified as unfit to work by a doctor or consultant as a direct result of your accident or sickness. You must be receiving treatment and under the continued care of a doctor or consultant due to the accident or sickness, for the duration of your claim. The commencement of any accident or sickness claim submitted by you will be deemed as the day when you first became unfit to work as a result of the accident or sickness.

Administrator

Means Eleos Life Limited who handle policy administration on behalf of Best Risk Management and Finance Service Limited and the Insurer. The payments will also be processed by Best Risk Management and Financial Service Limited on behalf of the Insurer.

Amendment Date

The date a change to your policy has taken place.

Back Condition

Accident or sickness which arises from or is due to any disorder of the neck or spine, or any injury to the neck or spine, its intervertebral discs, nerve roots or ligaments or supporting musculature. In order for us to consider back condition claims, there must be radiological medical evidence of an abnormality or injury confirmed by a consultant. Unspecified or unidentified back pain is not covered.

Benefit Period

A maximum number of 6 or 12 monthly benefit payments that would be payable for any claim period as specified on your policy schedule.

Carer

You have given up work entirely as a result of having to look after a relative on a full-time basis. You must be registered with the appropriate government authority as a full-time carer and you must also be in receipt of carer's allowance benefit.

Claims Administrator

Means Claimsco Limited who handle claims administration on behalf of the Insurer.

Claim Period

Means any separate period of time during which you are unable to work due to accident or sickness, or unemployment or being a carer and receiving monthly benefit under this policy.

Company Director

Where you or a close relative of yours (or together) are a director of your employer and own or control more than 5% of the shares in the company, or you or a close relative of yours (or together) own or control (whether through trust or otherwise) more than 5% of the shares in the company that you work for.

Please note:

If you are a Company Director, you are only eligible for accident & sickness cover and the unemployment sections of this policy do not apply to you.

Compulsive Redundancy

Where you receive written notice from your employer that the permanent employment contract you hold is being terminated against your wishes because either:

- Your employer has stopped trading (or soon will) either totally or just in the location they employ you; or
- Your employer has decided that the specific job you do for them is (or soon will be) no longer needed.

Consultant

A medical specialist who is a member of a Royal College and recognised by that College as a medical specialist. The consultant must be registered and practising in the UK and must not be you or a relative of yours.

Contract Worker

Where you are working for at least 16 hours a week under an employment contract for a fixed period of time or which has a specified end date or ends when a specific task is completed. You must be receiving a salary or wages and paying Income Tax and National Insurance Contribution Credits.

Please note:

This includes working as a subcontractor, for example where you have agreed to perform part or all of the obligations of another's contract. This excludes casual and temporary work.

Doctor

A qualified medical practitioner who is registered with the General Medical Council and practising in the UK. The doctor must not be you or a relative of yours.

Employed, Employment

You are contracted to work for at least 16 hours a week on a permanent basis, or you are a contract worker, in exchange for a salary or wage from which your employer is deducting P.A.Y.E tax and National Insurance Contributions at the appropriate rate applicable to employees, on your behalf. Your employer must be declaring any such deductions to the relevant tax authorities in the UK.

End Date

The date when cover under this policy will cease, as described in 'Section 1 – Important Policy Information'.

Excess Period

The excess period is as chosen by you and will be shown on your policy schedule.

Initial Exclusion Period

120 days immediately following the policy start date or amendment date when you cannot claim for unemployment. We may waive the initial exclusion period if you are transferring cover from another insurer, as long as you have been specifically insured against unemployment for a minimum of 6 months, and the monthly benefit amount you have requested under this policy is the same or lower than the amount of monthly benefit covered by your previous insurance.

If the monthly benefit you have requested is higher than the monthly benefit held in the previous 6 months, then the difference between the existing monthly benefit will be subject to the initial exclusion period. If the excess period you requested is lower than the current excess period of your current policy, then the

higher of the two will be applicable during the initial exclusion period. We will not waive the initial exclusion period if you have made a claim under your other policy within the last 6 months. If we agree to waive the initial exclusion period, then you will need to cancel your other insurance within 7 days of the start date of this unemployment cover. The decision whether to waive the initial exclusion period is at our discretion.

Insurer

Means Great American International Insurance (UK) Limited, a company registered in England and Wales under Company number 02714031 and regulated by the Financial Conduct Authority and the Prudential Regulation Authority FCA reference number 202874 with registered office situate at One Temple Quay, Temple Back East, Bristol, BS1 6DZ, UK.

Monthly Benefit

The amount chosen by you and shown on your policy schedule. This will be the LOWER amount of:

- £2,000; or
- 65% of your normal income;

Normal Income

If you are employed or a contract worker, this is the average of your monthly gross taxable earnings for the 12-month period immediately preceding the commencement of your claim. This includes regular commission and bonus payments which you have received for the 12-month period immediately preceding the commencement of your claim.

Please note that we will not include car allowances, overtime payments and expenses claims as part of your normal income.

If you are self-employed, this is the average of the annual income before deduction of Income Tax and National Insurance, which you declared to the relevant UK tax authorities on your self-assessment return for the complete tax year immediately preceding the commencement of your claim. We will not consider claims for income which has not been declared to and processed by the relevant UK tax authorities.

Payment in Lieu of Notice

Is one of the following:

- The payment received by you in relation to the notice period your employer should have given you according to the terms of your contract of employment or letter of appointment; or
- Any compensation payment or part payment made for loss of office which relates to the notice period - whether directly or indirectly – that your employer should have given you according to the terms of your contract of employment or letter of appointment. This includes payments made under a settlement agreement.

Period of Cover

The period of time between the policy start date and the end date. This is a monthly rolling policy.

Permanent Employment

You are employed with no fixed or pre-defined finish date other than the usual retirement age for your occupation. If you are a contract worker, please refer to the 'contract worker' section in 'Meaning of Words'.

Policy

The contract of insurance between you and the Insurer. It should be read in conjunction with your current policy schedule. This is based upon the information you provided as part of the application process and includes any insurance documents issued to you in relation to the contract, including but not limited to this wording and any amendments or variations which have been issued by us in writing.

Policy Schedule

The document issued by us to you which accompanies this wording and confirms your details, based on the information which you have supplied to us as well as other details specific to you. For example, details of the cover you have selected.

Pre-existing Condition

Any injury, sickness, disease or related condition and/or associated symptoms, where either, in the 24 months before the start date or the amendment date:

- you received advice, treatment, medication or a consultation; or
- you were made aware of, or experienced symptoms of, or should reasonably have known about; or

- you have seen or arranged to see a doctor, whether a diagnosis was made or not. Once you have been symptom free and have not received any medical advice or treatment for a period of 24 consecutive months after the start date of this policy or the amendment date, then the condition will no longer be classed as pre-existing and may be accepted by us in connection with a claim, subject to policy terms and conditions.

Premium

The amount payable by you in return for this insurance cover, as detailed on your policy schedule including any insurance premium tax at the prevailing rate.

Relative

Your spouse, civil partner as detailed by the Civil Partnership Act 2004, domestic partner, parent or child, related to you by blood, law, marriage or domestic partnership, co-habitation or a permanent member of your family.

Retirement

The date when you stop work and are no longer in employment and have no intention of returning to work.

Self-Employed

You are working in the UK alone or in partnership with others and you are registered as self-employed with the relevant UK tax authorities and are liable to pay Income Tax and National Insurance contributions, at the rate applicable to self-employed persons; or you are a company director.

Please note:

If you are self-employed you are only eligible for accident & sickness cover and the unemployment sections of this policy do not apply to you.

Start Date

The date when your cover under this policy commences as shown on your policy schedule.

Temporary Work

Engagement including, but not limited to, seasonal work, irregular work, agency work, zero hours contract, overarching contract or work that is not guaranteed.
UK, United Kingdom, England, Scotland, Wales and Northern Ireland.

Unemployed, Unemployment

You are without work due to your employment ending unexpectedly and due to circumstances beyond your control. You must be:

- Registered as unemployed at the Jobcentre and have a valid Jobseeker's agreement for the duration of your claim. You must be able to provide third party documentation as requested to support this each month and third party documentation to demonstrate that you are regularly and actively seeking work. This could be a combination of copies of job applications, invitations to interviews, job rejections and confirmation of registration with employment agencies.
- If you are not eligible for a Jobseeker's agreement or if you have paid sufficient National Insurance Contribution Credits and are no longer required to register at the Jobcentre you must provide evidence of this and in addition provide acceptable, on-going, alternative evidence that you are unemployed and that you are regularly and actively seeking work. This could be a combination of copies of job applications, invitations to interviews, job rejections and confirmation of registration with employment agencies; and
- Not in receipt of payment in lieu of notice, including any compensation payment for loss of office or payment received under a settlement agreement.

Waiting Period

The period shown on your policy schedule in which you will need to be continuously unemployed or unable to work due to an accident or sickness or due to becoming a full-time carer, in order to be entitled to receive your monthly benefit.

We, Us, Our

Means the Insurer.

Work, Working

You are in permanent employment or are self-employed or a company director. This includes if you are on maternity, paternity or adoption leave as agreed with your employer as long as you are still classed as being their employee for that period of time.

Please note:

If you are self-employed you are only eligible for accident & sickness cover and the unemployment sections of this policy do not apply to you.

You, Your

The person named as the policyholder on the policy schedule which attaches to this policy.

Section Two

ACCIDENT & SICKNESS COVER

This cover will only apply if it is shown on your policy schedule.

What is Covered & Making a Claim

If you are unfit to work during the period of cover due to accident or sickness for longer than the waiting period you have selected, then we will pay you 1/30th of the monthly benefit shown on your policy schedule for each day that you remain unfit to work after your waiting period, subject to the policy terms and conditions. In order for us to pay your claim you must have been certified as unfit to work by your doctor or consultant following your waiting period including the first day of your absence from work, as a direct result of the accident or sickness for which you are claiming.

You must supply us with evidence in order to support your accident or sickness claim, including but not limited to – sick notes from your doctor or consultant, letters from your employer confirming your absence from work, access to your medical records. If you are unwilling or unable to supply us with evidence to support your accident or sickness, then we may not be able to accept your claim or be able to continue paying your claim.

Monthly benefit will be paid until:

- The date when your doctor or consultant advises that you are no longer unfit for work as a result of the
- accident or sickness which prevented you from working at the start of your claim; or
- The date when you do not supply us with proof that you are unfit for work as a result of accident or sickness;
- or
- The date when you return to work; or
- The date when we have paid the benefit period for a single claim under this section; or
- The policy end date.

Making a Claim

If you need to make a claim, please contact the Claims Administrator, Claimscoog Limited, 4th Floor, Telecom House, 125-135 Preston Rd, Brighton and Hove, Brighton BN1 6AF. Telephone: 0333 344 7508 (all calls are recorded for training, compliance and claims purposes) or email contact@claimscoog.co.uk as soon as possible.

You will be asked to complete a claim form; it is important that you answer all questions accurately and honestly as we will not accept any amendments to a claim form once we have received it. Claims which are dishonest, exaggerated or fraudulent will not be accepted and in the event that any such claim is attempted we reserve the right to decline the claim and report the matter to the relevant law enforcement authorities and we will cancel your policy.

What is not covered

1. Claims where your absence from work due to accident or sickness is not supported by medical evidence from your doctor or consultant.
2. Accident or sickness which is caused by a pre-existing condition.
3. Claims that are due to or arise from Acquired Immune Deficiency Syndrome (AIDS) or infection by the Human Immunodeficiency Virus (HIV), unless a consultant certifies that the condition prevents you from working.
4. Claims for back conditions where you are unfit to work, unless there is radiological medical evidence of an abnormality or injury confirmed by a doctor or consultant (for a full definition of Back conditions see section 1).
5. Any claim for a back condition where the diagnosis is unspecified or unidentified back pain.
6. Claims for anxiety, depression, stress or any other mental health condition where you are unfit to work, unless your condition has been diagnosed by a consultant or your local Primary Care Trust's mental health trust or action team and they have certified that you are unfit for work solely as a result of that condition. You must be under the continuing care of a consultant or your local Primary Care Trust's mental health trust or action team in respect of the condition which has rendered you unfit for work and on which your claim is based.
7. Accident or sickness which is alcohol and/or drug related. This exclusion does not apply to drugs which are taken under the direction of your doctor and where you have not exceeded the prescribed dose and have followed their advice in connection with taking such drugs.
8. Accident or sickness which is the result of treatment or surgery which was not medically necessary or was carried out at your request. This includes

cosmetic surgery and beauty treatments. However, we will pay for any accident, sickness or hospitalisation which arises as a direct result of any unforeseen complication directly relating to such treatments or procedures, subject to the policy terms and conditions.

9. Claims where you are unfit for work due to self-inflicted injuries, deliberate exposure to danger (unless this was in connection with an attempt to save a human life) or self-harm.
10. Claims where you are already receiving unemployment benefit under this policy – please refer to ‘Converting a Claim’ for further details.
11. Claims where we have already paid the benefit period for an accident or sickness claim, unless you have returned to work for a minimum of 6 consecutive months immediately prior to your new claim for accident or sickness – please refer to ‘Making Another Claim’ for more details.
12. Claims for symptoms which are normally associated with pregnancy or abortion where those symptoms are generally temporary and do not represent a medical danger to you or your baby for example fatigue, morning sickness or for childbirth, including delivery by caesarean section or any other medically assisted delivery which does not cause any medical complications as a result of that procedure.
13. Claims where you have not paid the premium due under this policy, or where you have not complied with the policy terms and conditions.
14. Claims arising after the policy end date.
15. Claims where you have delayed reporting the claim to us without good reason and where this delay has caused an adverse and prejudicial effect to us.
16. If you add accident & sickness to your existing unemployment policy or add unemployment to your existing accident or sickness policy, exclusions will apply from the amendment date for the additions made to your policy. The exclusions that will apply will be the same if the additions were taken out as a new policy.
17. If you enhance the monthly benefit for any of your policies, the initial exclusion period will apply to the increased portion of your policy in the same way as it would to a new policy.
18. Claims where you have not been in continuous employment for at least 6 months prior to the policy start date with the same employer.
19. You will not be able to make a claim under this policy if your claim is directly or indirectly due to taking part in any of the following sports or hobbies:
 - a. The use of ropes for safety purposes
 - b. The use of oxygen or other gasses
 - c. Taking part in competitive races while travelling at speeds faster than 50 miles per hour (80km/hr) on land or 30 knots on water
 - d. Being at heights greater than 4000m above sea level

- e. Solo climbing without a rope
 - f. Sailing Transocean
 - g. Base jumping, parachuting, hang gliding paragliding, gliding
 - h. Free diving
 - i. Martial arts
 - j. Rugby, winter sports, motor sports, mountaineering
20. You will not be able to make a claim under this policy if any part of your paid or unpaid occupation(s) include any of the following:
- a. Armed Forces Personnel
 - b. Military Reserve Force
 - c. Handling explosives
 - d. Merchant Navy
 - e. Royal Naval Reserves
 - f. Divers
 - g. Underground Miners
 - h. Oil Rig Workers
 - i. Professional or Semi-Professional Sports Persons
 - j. Nightclub Security Personnel or Bodyguards
 - k. Equestrian Professions
 - l. Police Officers
 - m. Police Community Support Officers
 - n. Special Constables
 - o. Fire-fighters
 - p. Reserve or retained Fire-fighters
 - q. Pilots

Note: Clause 2) will not apply if you have been free of all symptoms of the pre-existing condition for a minimum of 24 consecutive months immediately following the start date of this policy, and you have not received medical advice or treatment about the pre-existing condition during this time

Section Three

UNEMPLOYMENT BENEFIT & CARER COVER

This cover will only apply if it is shown on your policy schedule

What is Covered & Making a Claim

If you become unemployed or you have to stop work entirely in order to become a carer to a relative, during the period of cover outside of the initial exclusion period and for longer than the waiting period which you have selected, then we will pay you 1/30th of the monthly benefit shown on your policy schedule for each day that you remain unemployed or a carer after your waiting period, subject to the policy terms and conditions.

Unemployment cover varies depending on the type of employment contract you held when you became unemployed; that is, whether you were in permanent employment or a contract worker.

1. If you were in permanent employment:
 - a. You are covered if you lost your job solely because of compulsory redundancy.
2. If you were a contract worker:
 - a. You are covered if your employer terminated the contract or did not renew it again, provided your employer had originally intended the contract to be renewable and either:
 - i. It was an annual contract which had already been renewed at least once; or
 - ii. You had worked for that employer for at least two continuous years or were previously in permanent employment with them.
 - b. If your contract and work record with your employer was any type other than as described in a) above, you are only covered if your employer terminated the contract early (not if they did not renew it when it reached its expiry date). Please note that benefits will not be paid after the contract would have expired normally.

Monthly benefit will be paid until:

- The date when you return to work; or
- The date when you do not supply us with suitable proof that you are unemployed; or

- The date when we have paid the maximum claim benefit amount for a single claim under this section; or
- The date when you stop being a carer or are no longer registered with the appropriate government authority
- as a carer or;
- The end date of the policy.

Making a Claim

If you need to make a claim, please contact the Claims Administrator, Claimscog Limited, 4th Floor, Telecom House, 125-135 Preston Rd, Brighton and Hove, Brighton BN1 6AF. Telephone: 0333 344 7508 (all calls are recorded for training, compliance and claims purposes) or email contact@claimscog.co.uk as soon as possible.

You will be asked to complete a claim form and supply us with evidence to support your claim. This may include but is not limited to; letters from your employer confirming redundancy, bank statements, tax returns, payslips, evidence showing that you are registered as a carer.

Please note that if you are unwilling or unable to supply us with evidence to support your unemployment or your requirement to stop work due to being a carer, then we may not be able to accept your claim or be able to continue paying your claim.

What is not covered

- A. Claims where we have not received sufficient evidence to confirm your unemployment; for example claims where you are unable to provide evidence that you were previously employed, that you were made unemployed, or where you are unable to provide evidence that you are registered as unemployed with the appropriate government agency and actively seeking work.
- B. Claims where we have not received sufficient evidence to confirm your requirement to stop work entirely due to becoming a full-time carer. For example, where you are not registered with the appropriate government authority as a carer; or you are not in receipt of carer's allowance benefit.
- C. Claims where during the initial exclusion period:
 - a. you are notified of your unemployment even if your last day in work falls outside of this period;

- b. you are made aware that there is a risk you could be made unemployed even if the formal notification of your unemployment was issued outside of this period;
 - c. you are aware of circumstances which might lead to you having to stop work in order to become a carer.
- D. Claims where you have not been in continuous employment for at least 6 months prior to the policy start date with the same employer.
- E. Claims where you have not been in continuous employment for at least 6 months with the same employer prior to the date on which you have become unemployed.
- F. Claims where you were aware of the risk or possibility of you becoming unemployed or having to stop work in order to become a carer at or prior to the start date of this policy.
- G. Claims where you voluntarily leave your last employment or retire.
- H. Claims where you have been employed under a permanent employment contract and you are made unemployed for any reason other than compulsory redundancy.
- I. Claims where your unemployment is as a result of dismissal for poor performance or not meeting the required targets set by your employer.
- J. Claims where you have been working as self-employed or as a company director;
- K. Claims where your unemployment is due to you breaching your employer's conduct code, including fraud, dishonesty and breach of contract, or where your unemployment is due to your employer taking disciplinary action against you.
- L. Claims where you have been working as a contract worker and your contract has reached its expiry date, or claims where your work is seasonal or temporary and unemployment is a normal or regular occurrence in your work.
- M. Claims where the person you are caring for is not a relative.
- N. Claims where you are already in receipt of monthly benefit payments for accident or sickness under this policy – please refer to 'Converting a Claim' for further details.
- O. Claims where we have already paid the maximum benefit period for an unemployment or carer claim, unless you have returned to work for a minimum of 6 consecutive months immediately prior to your new claim for unemployment or carer cover – please refer to 'Making Another Claim' for more details.
- P. Claims where you have not paid the premium due under this policy, or where you have not complied with the policy terms and conditions.
- Q. Claims arising after the end date of the policy.

- R. Claims for any period where you are in receipt of, or are entitled to, payment in lieu of notice, even if that payment forms part of a settlement or settlement agreement between you and your employer.
- S. Claims for periods whilst you are working, including periods of temporary work – please see below.
- T. Claims where you have delayed reporting the claim to us without good reason and where this delay has caused an adverse and prejudicial effect to us.
- U. Your employment ends as a result of the expiry of an apprenticeship or a training contract.
- V. You are made unemployed as a result of participating in an industrial action.
- W. If you are made unemployed due to accident or sickness and don't have the accident or sickness as part of your cover.
- X. You failed to pass a trial or probationary period.

Special Note for Contract Workers

Condition i) will not apply if you have been a contract worker for a period of at least 24 consecutive months with the same employer immediately before being made unemployed and your contract is terminated early.

Temporary Work

If you are offered temporary work during the period of your unemployment claim, we may consider suspending your claim with us to enable you to take up this work as long as:

- You obtain written permission from us prior to taking up the temporary work; and
- Your temporary work lasts for a minimum of one week and no longer than twelve months.

You will be eligible to resume your unemployment claim once your temporary work has ended and as long as you continue to meet the policy terms and conditions, we will resume paying you monthly benefits in respect of your unemployment.

Please note that if you choose to stop working before the end of the temporary work contract period, then you will be deemed to have made yourself redundant and no further monthly benefit will be paid to you and your claim will cease. If you take up temporary work without prior written permission from us, we reserve the

right to immediately stop your claim and pursue the recovery of any monthly benefit which we have paid to you.

Section Four

CONDITIONS APPLYING TO ALL COVERS

Fraudulent Claims

You must not act in a fraudulent way. If you or anyone acting for you on your behalf:

- submits inaccurate, fraudulent, or exaggerated information in connection with a claim under this policy, which is intended to mislead us or to obtain benefit under this policy where none would otherwise be payable; or
- fails to reveal or hides a fact likely to influence whether we accept your proposal or any adjustment to your policy; or
- fails to reveal or hides a fact likely to influence the policy we provide; or
- makes a statement to us or anyone acting on our behalf, knowing the statement to be false; or
- sends us or anyone acting on our behalf a document, knowing the document to be forged or false; or
- makes a claim under the policy, knowing the claim to be false or fraudulent in any way; or
- makes a claim for any loss or damage you caused deliberately or with your knowledge.

If your claim is in any way dishonest or exaggerated, then we reserve the right to:

- Decline the claim and not pay any benefit under this policy.
- Take legal action against you and inform the appropriate authorities.
- Cancel your policy immediately or backdate the cancellation to the date of the fraudulent claim and not return
- any premium to you.
- Pursue a recovery of any benefit paid to you as the result of a fraudulent or misleading claim.
- Pass your details onto the relevant law enforcement authorities.

Making Another Claim

This section is not applicable to self-employed and is only applicable if you have accident, sickness & unemployment cover.

If you have already made a claim under this policy and wish to make another claim, the following will apply:

Accident or Sickness Claims

If you have claimed for accident or sickness and wish to make another claim for the same or related accident or sickness within 6 consecutive months of your original claim, then subject to the policy terms and conditions we will consider treating your new claim as a continuation of the previous claim and no waiting period will apply. However, we will only pay you the remaining balance of the benefit period – please see ‘Continuing a Claim’ for further details.

If your claim is in respect of an accident or sickness which you have not already claimed for, then it will be treated as a new claim so long as it is not a pre-existing condition and the waiting period will apply to the new claim.

If you have claimed for accident or sickness and wish to make another claim for the same or related accident or sickness and you have already received the benefit period for that claim, then you must have returned to work for a continuous period of at least 6 consecutive months for the period immediately preceding the commencement of your new claim.

For claims where you are on maternity, paternity or adoption leave, your doctor must be able to confirm that you have previously been fit for work for a continuous period of at least 6 consecutive months immediately preceding the commencement of your claim.

Unemployment & Carer Claims

If you become unemployed or become a carer within 6 consecutive months of having made an unemployment or carer claim under this policy, then subject to the policy terms and conditions we will consider treating your new claim as a continuation of the previous claim and no waiting period will apply. However, we will only pay you the remaining balance of the benefit period – please see ‘Continuing a Claim’ for further details.

If you have already received the benefit period for your previous claim for unemployment or carer cover under this policy, then you must have returned to work for a period of 6 consecutive months preceding the commencement of your new claim.

Continuing a Claim

Where we have advised you that you have a continuous claim, then your waiting period will not be applied to the second part of the claim. However, this will only apply if you have not already received the benefit period applicable under the policy.

The remainder of the balance of the benefit period will be paid as appropriate, subject to the policy terms and conditions and the claim will cease once the total of the benefit period has been paid to you. Once the monthly benefit limit has been reached, you will need to return to work as outlined in 'Making Another Claim', in order to be eligible to claim again.

Converting a Claim

If you are in receipt of monthly benefit under this policy for either accident or sickness cover or unemployment or carer cover and your circumstances change you must notify the Claims Administrator, ClaimscoG Limited, 4th Floor, Telecom House, 125-135 Preston Rd, Brighton and Hove, Brighton BN1 6AF. Telephone: 0333 344 7508 (all calls are recorded for training, compliance and claims purposes) or email contact@claimscoG.co.uk immediately.

- In the case of unemployment or carer claims, where you are already in receipt of monthly benefit under this policy and become unfit to seek work due to accident or sickness, your unemployment or carer claim will stop on the day you notify the Claims Administrator of the change in your circumstances. We will then consider your accident or sickness claim and subject to the policy terms and conditions we will pay monthly benefits based on you being unfit for work.
- In the case of accident or sickness claims where you are already in receipt of monthly benefit under this policy and you become unemployed or become a carer, we will continue to pay your monthly benefit for accident or sickness subject to policy terms and conditions. Your monthly benefit will cease once you are fit for work or when maximum benefit has been paid to you or when you are no longer able to provide us with satisfactory evidence of your accident or sickness claim. Once benefit has ceased you will not be eligible to claim until you have found employment and have been in work for the time periods outlined in Section 4 'Making Another Claim'.

In all cases where a claim is converted, the maximum amount of monthly benefit payable in any one period of cover, for either accident or sickness cover combined with unemployment or carer cover, will be your chosen benefit period.

General Policy Conditions & Exclusions

- A. All monthly benefit will be paid to you only.
- B. Payments made under this policy may affect your entitlement to certain state benefits. In the event of a claim it is your responsibility to ensure that you have informed the relevant authorities that you are receiving monthly benefit from this policy.
- C. Monthly benefits are not taxable, although if taxation legislation changes in the future, we will deduct any sums from your monthly benefit as required by law.
- D. This policy is not transferable.
- E. This policy together with your policy schedule, any endorsement, proposal or other written statement made by you or on your behalf, constitutes the whole of the contract between you and us. None of the policy terms and conditions may be waived or modified unless we have issued written confirmation of this waiver to you. If at any time any part or provision of this policy becomes illegal, invalid or unenforceable then the remaining parts and provisions shall continue in full force and effect.
- F. No person, persons, company or other party who or which is not covered under this policy shall have any right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term or condition of this policy. This will not affect any right or remedy of a third party that exists or is available apart from that Act.
- G. In the event that you are entitled to receive benefit from any other accident or sickness or unemployment policy, we reserve the right not to pay any claim you may make under this policy.
- H. We will not pay claims where you are unwilling or unable to provide us with all necessary information that we may require in order to validate your claim and throughout the duration of your claim.
- I. We will not pay for loss or damage caused by any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority.
- J. We will not pay for loss of income arising directly or indirectly in any way caused by or resulting from a pandemic.

- K. We will not pay for loss or damage caused by any direct or indirect consequence of:
 - a. Irradiation, or contamination by nuclear material; or
 - b. The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
 - c. Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.
- L. We will not pay for any loss or damage to Electronic Data under any consequence, howsoever caused, including but not limited to Computer Virus in Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted.

For the purposes of this policy, Electronic Data shall mean facts, concepts and information stored to a form usable for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware.

For the purposes of this policy, Computer Virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.

- M. We will not pay for any loss, damage, liability, expense, fines or penalties or any other amount directly or indirectly caused by: the use or operation of any Computer System or Computer Network; the reduction in or loss of ability to use or operate any Computer System, Computer Network or Data; access to, processing, transmission, storage or use of any Data; inability to access, process, transmit, store or use any Data; any threat of or any hoax relating to the above; any error or omission or accident in respect of any Computer System, Computer Network or Data; or activity of third party(s) causing disruption or damage to any Computer System or Computer Network.

Periodic Review, Changes to Policy Terms and Conditions, and Monthly Premiums

We will review your policy periodically.

Debit Card or Credit Card or Direct Debit payments will continue to be taken from your designated account,

You must make us aware of any change in your circumstances at the time of review or any changes in the way you pay your Premiums.

If we feel any such change is necessary, we will advise you what is to change, why it is to change and we will do this as quickly as possible but in any event at least 30 days before the change applies.

Data Protection

How we use the information about you

As your insurer and a data controller, we collect and process information about you so that we can provide you with the products and services you have requested. We also receive personal information from your agent on a regular basis while your policy is still live. This will include your name, address, risk details and other information which is necessary for us to:

- Meet our contractual obligations to you;
- issue you this insurance policy;
- deal with any claims or requests for assistance that you may have;
- service your policy (including claims and policy administration, payments and other transactions); and,
- detect, investigate and prevent activities which may be illegal or could result in your policy being cancelled or treated as if it never existed;
- protect our legitimate interests.

Some of the personal information that you provide may be sensitive data or (personal data). This includes details about your health or medical records. Where we need your consent to collect and process your sensitive data or (personal data), this will be obtained from you at the relevant time. Please note that, in these

cases, we may not be able to sell you an insurance policy or deal with a claim if you do not agree to us processing relevant sensitive data or (personal data). In order to administer your policy and deal with any claims, your information may be shared with trusted third parties. This will include members of the Great American Insurance, Eleos Life Limited, Best Risk Management and Financial Service Limited, Claimsco Limited, contractors, investigators, crime prevention organisations and claims management organisations where they provide administration and management support on our behalf. Where these companies are based outside of the United Kingdom (where different data privacy laws apply), we will have contractual terms in place to make sure that your information remains safe and secure.

We will not share your information with anyone else unless you agree to this, or we are required to do this by our regulators (e.g. the Financial Conduct Authority) or other authorities.

The personal information we have collected from you will be shared with fraud prevention agencies and databases who will use it to prevent fraud and money-laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance, or employment. Further details of how your information will be used by us and these fraud prevention agencies and databases, and your data protection rights, can be found by visiting www.cifas.org.uk/fpn and www.insurancefraudbureau.org/privacy-policy

Processing your data

Your data will generally be processed on the basis that it is:

- necessary for the performance of the contract that you have with us;
- is in the public or your vital interest: or
- for our legitimate business interests.

If we are not able to rely on the above, we will ask for your consent to process your data.

How we store and protect your information

All personal information collected by us is stored on secure servers which are either in the United Kingdom or European Union.

We will need to keep and process your personal information during the period of insurance and after this time so that we can meet our regulatory obligations or to deal with any reasonable requests from our regulators and other authorities.

We also have security measures in place in our offices to protect the information that you have given us.

How you can access your information and correct anything which is wrong

You have the right to request a copy of the information that we hold about you. If you would like a copy of some or all of your personal information please contact us by email or letter as shown below:

Email address: GAUKOperations@gaig.com

Postal Address: The Operations Manager,
Great American International Insurance (UK) Ltd.,
One Temple Quay, Temple Back East, Bristol, BS1
6DZ

This will normally be provided free of charge, but in some circumstances, we may either make a reasonable charge for this service, or refuse to give you this information if your request is clearly unjustified or excessive.

We want to make sure that your personal information is accurate and up to date. You may ask us to correct or remove information you think is inaccurate.

If you wish to make a complaint about the use of your personal information, please contact our Complaints manager using the details above. You can also complain directly to the Information Commissioner's Office (ICO).

Further information can be found at <https://ico.org.uk/>

Any concerns regarding Data Protection or Privacy should be directed to:

Head of Compliance
Great American International Insurance (UK) Limited One Temple Quay
Temple Back East Bristol
BS1 6DZ

or alternatively address your query to the Head of Compliance through the contract section of our website: [http:// www.greatamericanuk.com/contact-us/](http://www.greatamericanuk.com/contact-us/)

Complaints

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the Complaints Procedure below.

If you would like to make a complaint regarding the sale or administration of your policy, please contact:

Eleos Life Limited, 71-75 Shelton Street, Covent Garden, London, United Kingdom, WC2H 9JQ

Telephone: 0808 196 1113

Email: support@witheleos.com.

If you would like to make a complaint regarding a claim, please contact:

Claimscog Limited, 4th Floor, Telecom House, 125-135 Preston Rd, Brighton and Hove, Brighton BN1 6AF.

Telephone: 0333 344 7508

Email: contact@claimscog.co.uk

Depending on the nature of the complaint, Eleos Life Limited or the Claims Administrator will acknowledge and record your complaint and try to resolve it by the close of business on the third working day following receipt. Some complaints may take longer to resolve and Eleos Life Limited or the Claims Administrator will then write to you to let you know the name of the complaints reviewer who is investigating your complaint.

Should you remain dissatisfied with Eleos Life Limited or the Claims Administrator's decision or fail to receive a final answer within 8 weeks of us receiving your complaint you may, if you wish, refer your complaint to the Financial Ombudsman Service (FOS). The FOS is a free independent service in the UK for settling disputes between consumers and businesses providing financial services. You can refer your complaint to the FOS at any time.

If you decide to refer your complaint to the FOS, their contact details are:

Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

Telephone: 0800 023 4567 (calls to this number are free from "fixed lines" in the UK) or 0300 123 9123 (calls to this number are charged at the same rate as 01 and 02 numbers on mobile phone tariffs in the UK).

E-mail: complaint.info@financialombudsman.org.uk

Website: www.financial-ombudsman.org.uk.

Please note that if you wish to refer this matter to the FOS you must do so within 6 months of our final decision. You must have completed the above Procedure before the FOS will consider your case. This complaints procedure is without prejudice to your right to take legal proceedings.

Financial Compensation

Great American International Insurance (UK) Limited are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if we are unable to meet our obligations to you under this policy. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.