

The **co-operative** insurance
good with money

Product guide to your

Income Protection Policy

Reminder of important facts



What is an Income Protection policy?

The Income Protection policies, Earnings and Expenditure Plan products, provide a regular income if you are unable to work because of illness or injury and suffer a loss of earnings. There is a deferred period before the benefits are payable – 4, 8, 13, 26 and 52 weeks.

Personal details you provide

The medical and personal information you gave us when you applied for your policy forms the basis of your cover. If any of this information is incorrect or missing then your policy may be invalidated, or your benefits reduced.

If you believe this may be the case then you should contact our Customer Services team immediately on **0845 601 8242**.

Making a claim

Please contact us for a claim form if you wish to make a claim under this policy. We will require medical confirmation of your illness and occupational information. You need to forward the completed claim form within 90 days following the end of the deferred period shown in your policy document.

Benefit payments

The benefit payments are paid tax-free as a monthly income until you are no longer prevented from returning to work by illness or injury OR you no longer suffer a loss of earnings as a result of your illness or injury OR the policy reaches the end of its term/cover termination age OR you die.

When your cover ends

Cover ceases at the end of the policy term OR when premiums stop being paid OR if you die.

If your personal or financial situation changes, and especially as you approach the end of your policy term, if you decide to cancel your policy before the end of the term, you should consider whether you have sufficient cover to meet your ongoing needs. You can contact our Customer Contact Centre to make an appointment with a Co-operative Financial Adviser if you wish to review your financial needs.

Important Policy Features

Your policy has no cash-in value.

There is no cash-in value on this policy and if you stop paying premiums then your cover will cease.

Your policy will not provide any benefits at the end of the term.

Premium Review

After the initial 12 month guarantee period for your premiums we will regularly review the premiums you pay for your income protection cover to ensure the amount you pay accurately reflects our latest costs for providing your cover.

Additional Information

This guide is intended to be a concise reminder of the main features of the product which you have purchased. We supplied a policy contract for the product to you when you made your purchase and you should refer to this and any policy endorsement which we may have sent you for full information. In the event of conflict between this guide and any policy, the policy will prevail.

**If you need more information,
contact our Customer Contact Centre
0845 6018242**

Monday to Friday 8am to 8pm and Saturday 8am to 5pm.



good with money

Savings & investments

Life assurance

Car & home insurance

Retirement planning

Ethics as standard

Up the wall – more than 40% of the heat in your home is lost through the walls and roof. Cavity wall insulation could reduce emissions and cut fuel bills by £70-£100 a year.

Please call 08457 46 46 46 if you would like to receive this information in an alternative format such as large print, audio or Braille.

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Any advice from Co-operative Financial Advisers will relate only to a range of the products and services available from the members of the CFS marketing group, and a limited number of other companies.

Calls may be monitored or recorded for security and training purposes. For BT customers, calls to 0800 numbers are free and calls to 0845 numbers will cost no more than 4p per minute. Call charges from other companies may vary and you may want to check this with your service provider.