

product information  
**IncomeCare**

an accident and sickness income protection product



universal  
provident

# policy summary

keyfacts<sup>®</sup>

the information provided in this policy summary is key information you should read.

- The Policy Summary does not contain the full terms and conditions of your IncomeCare policy. The full terms and conditions can be found in the policy document.
- The underwriter for this insurance is Personal Assurance Plc.
- The policy pays benefit in the event that you are unable to work as a result of accident or sickness.

Significant Benefits	Significant Exclusions & Limitations	Policy Reference
We will pay benefit in the event of your being unable to work as a result of accident or sickness	Benefit is payable to the amount chosen by you, less any income you continue to receive during the period of your inability to work. Benefit is payable until you resume work (to a maximum of 12 months).  You are free to choose the amount of benefit required, but this must not exceed the lesser of £1,800 per month or 60% of your gross monthly income.  Benefit will not be payable for the initial period of your inability to work, known as the deferred period. You are free to choose the length of the deferred period, either 30 days or 90 days. The deferred period will always be 90 days for claims relating to diseases or disorders of the back.	Policy Document – Benefits
	This policy does not cover any claims relating to: <ul style="list-style-type: none"> <li>• Drug or alcohol abuse</li> <li>• HIV/AIDS</li> <li>• Pre-existing medical conditions</li> <li>• Self-inflicted injury</li> <li>• Pregnancy or childbirth</li> <li>• Mental or nervous disorders</li> <li>• Your own criminal acts</li> <li>• Your engaging or taking part in <ul style="list-style-type: none"> <li>- military, air force or naval service</li> <li>- air travel except as a fare-paying passenger in a properly licensed aircraft</li> <li>- hazardous pursuits and dangerous sporting activities (see Policy Document – Definitions)</li> </ul> </li> </ul>	Policy Document – Exclusions
	You will only be eligible for cover if <ul style="list-style-type: none"> <li>• you are resident in the United Kingdom (excluding Northern Ireland, the Channel Islands and the Isle of Man).</li> <li>• you do not work outside the UK for more than 14 days any one time or 60 days in all during any one period of insurance.</li> <li>• at the time you take out the insurance you are aged under 55 years of age, employed for at least 25 hours per week and are not absent from work as a result of injury or illness.</li> </ul>	Policy Document – Membership Details

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## **your right of cancellation**

If for any reason you decide not to accept this insurance you have 30 days from the later of the date you receive the policy documents or the date on which your cover starts to return them to Universal Provident Limited at the address shown below and confirm you wish to cancel the cover. A full refund of any premium paid will be made and your application for insurance will be void. If you do not exercise your right to cancel the cover your policy will remain in force and all premiums will be payable in accordance with the terms of the policy.

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## **duration of cover**

IncomeCare is a monthly contract which will provide cover until:

- non-payment of the premium when it becomes due;
- your 65th birthday;
- the date you retire from your normal occupation (unless you retire because of injury or illness); or
- the date you become in receipt of either state retirement benefit or an occupational pension.

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## **claims**

If you believe you have a claim under this policy you should notify Universal Provident Limited on 0844 873 0900.

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## **complaints procedure**

We always aim to provide a first class standard of service. However, if you have a complaint you should contact our Managing Director at the address shown below. Please give us your full name and address and your policy or claim number. Full details of our Complaints Procedure are available on request.

The Managing Director  
Universal Provident Limited  
John Ormond House  
899 Silbury Boulevard  
Central Milton Keynes MK9 3XL  
Telephone: 0844 873 0902

If you are still not satisfied you may ask the Financial Ombudsman Service to review your complaint, without affecting your right to take legal action, by contacting:

Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London E14 9SR  
Telephone: 0800 023 4567

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## **Financial Services Compensation Scheme (FSCS)**

We are covered by the FSCS. You may be entitled to compensation from the Scheme if we or the underwriter of IncomeCare cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Insurance advising and arranging is covered for 90% of the claim, without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS at [www.fscs.org](http://www.fscs.org) or by telephone on 0800 678 1100 or 020 7741 4100.

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# additional information

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## English law

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The parties to the contract may choose the law applicable to it. The contract will be subject to English law unless otherwise agreed.

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## Statement of Demands and Needs

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Universal Provident's IncomeCare policy meets the demands and needs of those people who wish to receive a regular income in the event of their being unable to work for short periods as a result of accident or sickness.

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## documents

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This document and all other documentation relating to your policy with Universal Provident are only available in the English language. This document is available in larger print on request.

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## data protection

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We will collect certain information about you in the course of considering your application and, if we issue a policy to you, in conducting our relationship with you. This information will be processed for the purpose of underwriting your insurance coverage, managing any policy issued and administering claims. We may pass your information to other insurance companies, underwriters, medical practitioners and claims administrators for these purposes and for fraud prevention purposes. We may also seek information from other insurance companies to check the answers you have provided. You may have a right of access to, and correction of, information that we hold about you.

Some of the information we collect about you may be classified as 'sensitive' – that is, information about physical or mental health, lifestyle activities and ethnic origins. Data protection laws impose specific conditions in relation to sensitive information, including the need to obtain your explicit consent before we process the information.

Occasionally access may be granted to other companies within Personal Group to enable them to bring to your attention products and services complementary to Universal Provident's business. Such access will only be allowed when we believe it is in our clients' interest; it will be carefully controlled and restricted to the minimum, non-sensitive, non-medical, information necessary for the purpose.

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## fraud prevention & detection

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In order to prevent and detect fraud we may at any time:

- Share information about you with other organisations and public bodies including the police;
  - Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this. We and other organisations may also search these agencies and databases to:
    - a) Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;
    - b) Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your insurance policies;
    - c) Check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity;
  - Undertake credit searches and additional fraud searches.
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John Ormond House, 899 Silbury Boulevard, Central Milton Keynes MK9 3XL.

Tel: 0844 873 0902 Fax: 0845 120 1027

Visit us at: [www.universalprovident.co.uk](http://www.universalprovident.co.uk)

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Registered address, John Ormond House, 899 Silbury Boulevard, Central Milton Keynes MK9 3XL.

