

Honda Income Protector Insurance
Summary of Cover
Life, Critical Illness, Sickness, Redundancy Insurance
Policy
(The level of cover that you have selected will be detailed on your Schedule)

This is a summary of all cover provided by Honda as an agent of the insurers, London General Life Company Limited and London General Insurance Company Limited (we/us/our). A copy of the full terms and conditions is available upon request.

LEVELS OF COVER

The following four levels of cover are available:

1. Life
2. Critical Illness
3. Sickness
4. Redundancy

You may choose any one or any combination of the above levels of cover; with the exception of redundancy cover this is not available individually.

ELIGIBILITY

You are eligible to take out protection if on the Policy start date:

- you are over 18
- you are working (employed or self-employed) for a minimum of 16 hours per week in the U.K., Channel Islands or the Isle of Man and have been for at least the previous 6 months
- you are resident in the U.K., Channel Islands or the Isle of Man
- you are under 65 years of age.

Please note all cover will cease when you reach 65 years of age.

If you are a contract worker or self-employed please see the Special Note at the end of the benefits section.

LIFE BENEFIT

If you die we will pay:

- the chosen benefit, which is the amount chosen by you as the amount to be paid in the event of your death, as detailed on your schedule, to your representative, at the date of death.

CRITICAL ILLNESS BENEFIT

If you suffer a critical illness (cancer, coronary artery by-pass surgery, heart attack, kidney failure, major organ transplant or stroke) we will pay:

- the chosen benefit, which is the amount chosen by you as the amount to be paid in the event of your critical illness claim, as detailed on your schedule, to you at the date of diagnosis.

SICKNESS BENEFIT

If you are off work through sickness for at least 30 consecutive days we will pay a monthly payment to you, which will be the amount chosen by you, as detailed on the schedule. We will continue to pay a monthly payment for each further 30 days of absence until:

- you are no longer disabled; or
- we have made 12 monthly payments (or 12 monthly payments in total under the Policy).

REDUNDANCY BENEFIT

If you are unemployed due to redundancy (if employed) or business failure (if self-employed) for at least 30 consecutive days we will pay a monthly payment to you, which will be the

amount chosen by you, as detailed on the schedule. We will continue to pay a monthly payment for each further 30 days of unemployment until:

- you are no longer unemployed; or
- we have made 12 monthly payments (*or 12 monthly payments in total under the Policy*).

A full list of benefits for each type of cover is included in section 4 of the Policy terms and conditions

Special Note: If you are a contract worker please note the following:

You are still entitled to claim benefit under the redundancy section but payments will be limited to the natural expiry of your fixed term contract unless you meet the criteria below:

- 1) You have worked continuously for the same employer for at least 24 months; or
- 2) You have been on a single contract for at least 12 months and had that contract renewed at least once; or
- 3) You were originally employed on a permanent basis by the same employer but were transferred to a fixed-term contract by your employer without a break in employment.

In all cases benefit for redundancy will be subject to the Policy limits of a maximum of 12 monthly payments (*or 12 monthly payments in total under the Policy*).

If you are self-employed please note the following:

1. A condition will only be acceptable as sickness if it stops you from assisting, managing, and/or carrying on any part of the running of your business whatsoever.
2. In order to qualify for redundancy benefit your business must have ceased trading and you must have notified the Inland Revenue of your business failure. You will need to provide evidence of your business failure to us.

Change in your circumstances

If, during the term of the Policy, your circumstances change, for example employment status (due to retirement or less than 16 hours being worked per week) or residency, this may affect your entitlement to claim.

MAIN EXCLUSIONS

We will not pay any benefits:

- If your death, disability or critical illness results from any pre-existing medical condition as defined in the Policy terms or from HIV or any HIV related illness including AIDS;
- If your critical illness is diagnosed within 90 days after the Policy start date;
- If your sickness results from:
 - any emotional or psychiatric condition, unless it is due to organic mental disease or psychosis;
 - backache, unless a doctor provides medical evidence showing definite symptoms of restriction of movement;
- For redundancy:
 - unless you have been in continuous employment or self-employment for at least 6 months immediately before you claim;
 - if it starts within 90 days of the Policy start date;
 - unemployment or impending unemployment known to you at the Policy start date;
 - if it is a regular or seasonal event that occurs in your work or is brought about by the expiry of a fixed-term contract, unless certain conditions are met.

A full list of exclusions for each type of cover is included in section 4 of the Policy terms and conditions.

GENERAL

- **Law Applicable:** Unless we agree otherwise before the Policy starts, English Law will apply.
- **Compensation:** You may be entitled to compensation under the Financial Services Compensation Scheme if we are unable to meet our liabilities in full.
- **Claims and complaints:** If you have any queries including claims or complaints you may write to TWG Services Limited, at The Aspen Building, Floor 2, Vantage Point Business Village, Mitcheldean, Gloucestershire, GL17 0AF. Complaints may be referred to the insurer at their address below and independent advice may be gained from the Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, London E14 9SR, Telephone 0845 080 1800. None of the above affects any right of action you may have.

- **Cancellation:** You may cancel this cover within 30 days of receiving your Policy documents with a full refund by writing to TWG Services Limited at the above address, although if a claim has been made during this period the insurer may recover any costs incurred. As your premium is paid on a monthly basis, if you cancel after the initial 30 day period no refund of premium will be due.
- **Language:** This Policy is written in English and all communication shall be in English.
- **Policy term:** The contract starts on the date detailed on the schedule and ends on the earliest of: the date of your death or critical illness diagnosis; the date you become 65 years of age; your retirement; the date you fail to pay the premium.
Please note all cover will cease when you reach 65 years of age.
- **Insurers:** The insurer for life cover is London General Life Company Limited, registered number 2443666 and for critical illness, disability and redundancy/business failure is London General Insurance Company Limited registered number 1865673, whose head and registered offices are at Integra House, Floor 2, Vicarage Road, Egham, Surrey TW20 9JZ. The insurers are authorised and regulated by the Financial Services Authority.
- **Special needs:** For large print, audio and Braille you can call us on 0844 871 8061 or text telephone 0844 871 8211.