

Insurance

Insurance Policy Booklet

Your mortgage
payment protection
insurance policy



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* Your personal Insurance Schedule will show whether you have this cover or not.

IMPORTANT – YOUR INSURANCE DOCUMENTS

The rest of this Policy Booklet explains the full insurance terms, conditions and exclusions of **Skipton MPPI**. This booklet, and your personal insurance schedule, are evidence that you are covered under the Master Policy Agreement that governs this insurance. Please keep these documents in a safe place.

Section one

An introduction to your Skipton Building Society Mortgage Payment Protection Insurance Policy (MPPI)

Welcome to **Skipton MPPI**. This Policy Booklet explains all the terms and conditions of this insurance.

What the policy provides

If *you* become unable to *work* due to accident or illness (this is called “*disability*”) or due to *unemployment* through no fault of *your* own, depending on what cover *you* have selected, the policy pays *you* a *monthly benefit*. If *you* have a *mortgage* with **Skipton** the *monthly benefit* will be paid straight to *your mortgage* account (if *you* have selected a *monthly benefit* which is greater than *your* monthly mortgage payment, **Skipton** will contact *you* to discuss what to do with the excess amount). If *you* do not have a *mortgage* with **Skipton** the *monthly benefit* will be paid straight to *you*.

This policy also provides access to a confidential and independent employment advice service available to *you* and anyone living with *you* as part of *your* household.

Benefit limits

The maximum level of *monthly benefit* is £2,500 or 75% of *your* normal gross monthly earned income (whichever is the lesser amount). This amount can be up to 140% of *your* monthly *mortgage* payment to allow *you* to cover the premium for this insurance, buildings and contents insurance on *your* property and associated life assurance policies.

Your normal income will be calculated over the year immediately prior to *your* claim. Please note that the benefits paid by this insurance may, in some cases, affect *your* entitlement to certain state benefits. If *you* make a claim under this policy and also apply for any means tested state benefit, the Department for Work and Pensions/ Benefits Agency may treat some of the claim payment as income when calculating *your* benefit entitlement.

Joint borrowers

If *you* have a joint *mortgage* agreement, each person being insured must qualify for cover. The *monthly benefit* will be split between *you* in proportion to *your* income. This apportionment will be based upon each of *your* average gross monthly incomes over the 12 month period immediately prior to the *claim date*.

Who to talk to

Skipton MPPI is managed by Jubilee Service Solutions Limited, the administrators. They have been chosen because they are specialists in this type of insurance with many years of experience.

The administrators will be there to help *you* throughout the lifetime of *your* policy, answer any questions *you* might have about *your* policy, collect *your* monthly premiums, issue insurance documents and deal with *your* claim. Details about how to contact the administrators are in section five.

Understanding the cover

Certain words and phrases in this policy will have the same meaning wherever they appear. To make them easier to recognise when they are being used, they will be shown in *italics*. They will help *you* to understand the cover and are called Policy Definitions. *You* can find them all listed and explained in section seven.

All insurance documentation, and communication with *you* whether written or spoken, will be in easy to understand English.

To qualify for cover

You can take out **Skipton MPPI** as long as, on the *start date* of cover, *you* are:

- Named on a *mortgage* agreement either with **Skipton** or with another *mortgage* provider;
- Not in arrears with *your mortgage* repayments;
- Over 18 and under 64 years of age;
- Permanently resident in the United Kingdom;
- *Working* at least 16 hours per week within the United Kingdom and have been for the previous 6 months;
- Not absent from *work* due to illness or injury (other than minor illnesses such as a cold or flu);
- Not aware of any job losses to be imposed by *your* employer that are about to happen and are likely to affect *you* and;
- Not aware that *you* will have to give up *work* to become a *carer*.

Please note that if the nature of *your* work is temporary, casual, occasional or on a contract basis which does not extend beyond 12 months *you* do not qualify for cover.

If you move abroad

If *you* move abroad or *work* abroad after *your* cover starts, please call the administrators for advice on how this will affect *your* policy.

The “cooling off period”

If *you* decide that *you* do not want the insurance after all, simply return *your* personal insurance schedule to the administrators within 30 days of receiving it. All cover will be cancelled without charge.

When cover begins

Your cover will begin on the *start date* shown on *your* personal insurance schedule. Please note that *you* cannot claim for *unemployment* that is notified to *you*, or for giving

up *work* to become a *carer*, during the first 60 days of cover if *you* have a new *mortgage* (this increases to 120 days if *you* have an *existing mortgage*). This is known as the *initial exclusion period*.

Fraudulent claims or misleading information

The insurer takes a robust approach to fraud prevention in order to keep premium rates down so that *you* do not have to pay for other people’s dishonesty. If any claim under this insurance is fraudulent or is intended to mislead, or if any misleading or fraudulent means are used by *you* or anyone acting on *your* behalf to obtain benefit under this insurance, *your* right to any benefit under this insurance will end, *your* policy will be cancelled and the insurer will be entitled to recover any benefit paid and costs incurred as a result of any such fraudulent or misleading claim. The insurer may also inform the police.

To prevent fraud, insurers sometimes share information. Details about *your* insurance application and any claim *you* make may be exchanged between insurers.

Other insurances

If, at the date of claim, *you* hold any other similar insurance covering *your* monthly *mortgage* payments, the insurer will deduct the amount of any contribution due under the other insurance from the *monthly benefit*.

Customer Care Programme

Working Transitions

Skipton MPPI includes a confidential and independent advice service providing help and guidance on achieving a speedy return to *work* in the event of loss of employment.

The service provides *you* and anyone living with *you* as part of *your* household with:

- Unrestricted access to a professional career adviser;
- A Back To Work Guide;
- CV preparation;
- Access to an on-line job seeker website;
- Interview techniques;
- Help with finding job vacancies.

Additionally *you* may use the service even though *you* may not be in claim.

If *you* require career change advice either to apply for a new position with *your* existing employer or seek a job with a new company, an adviser will be able to assist *you*.

The service:

- Is available 9am to 5pm Monday to Friday;
- Is available immediately;

Simply call: 01604 744100

Section two

Unemployment insurance

Your personal insurance schedule will confirm if this cover applies to your policy.

What is meant by “unemployment”

Unemployment (or *unemployed*) in this policy means being without paid *work* through no fault of *your* own. In this policy the benefits available for *unemployment* also apply if *you* give up *work* to become a *carer*.

- *You* will not be covered if, during the *initial exclusion period*:
 - *Your* employer informs *you* that *you* are going to lose *your* job, or;
 - *You* become a *carer*.
- Benefit is not payable for any period for which *you* are entitled to a *payment in lieu of notice*, this applies whether or not *you* have registered as *unemployed* before the date *your* notice period ends.

Unemployment cover varies depending on the type of employment contract *you* had when *you* were made *unemployed*, that is, whether *you* held a *permanent contract* or a *fixed-term contract* or if *you* were *self-employed*.

1. If you held a permanent contract

You are covered if *you* lost *your* job because of *compulsory redundancy* or dismissal, as long as it was not for misconduct.

2. If you held a fixed-term contract

(a) *You* are covered if *your* employer ends *your* contract early and did not renew it again, as long as *your* employer had originally intended the contract to be renewable and either:

- *You* had an annual contract and it had already been renewed at least once or;
- *You* had *worked* for that employer for at least two continuous years or were previously employed by them under a *permanent contract* or;
- *You* had *worked* for that employer on a contract of at least six months and it had been renewed at least twice.

(b) If *your* contract and *work* record with *your* employer were not as described in (a) above, *you* are covered only if *your* employer ends *your* contract early (not if they did not renew it when it reached its end date), and please note that benefit will not be paid after the normal end date of *your* contract.

3. If you were self-employed

If *you* are *self-employed*, to claim for *unemployment*, three conditions apply. *You* need to:

- Have ceased trading because *you* could not find enough *work* to meet *your* day to day business and living expenses;
- Have declared the above to HM Revenue & Customs; and

- Present the administrators with a copy of *your* signed Jobseeker’s Agreement and ongoing proof that *you* are registered as *unemployed* with the Department for Work and Pensions, or provide suitable alternative proof of *unemployment*.

If, under the conditions of this insurance, *you* are not *self-employed*, all other terms, conditions and exclusions of this policy will apply.

In any event, *you* will need to have a Jobseeker’s Agreement for the whole time *you* are claiming.

Government supported training

You can undertake government supported training during an *unemployment* claim for a maximum period of 12 months, without the claim being affected, provided that *you* still have a Jobseeker’s Agreement and can provide evidence that *you* are still actively seeking *work*.

The exclusions – what is not covered

Unemployment insurance benefit will not be paid for:

- *Unemployment* *you* become aware of during the *initial exclusion period*, because *your* employer informs *you* that *your* job will be affected.
 - If *you* cancelled a similar accident, sickness and unemployment insurance immediately prior to the start of *your* **Skipton MPPI**, this exclusion will not apply provided that the original insurance had been in force for a minimum of 6 calendar months. *You* will be asked to provide proof of this if *you* claim for *unemployment* benefits within the *initial exclusion period*.
 - However, if *you* cancelled an accident and sickness only insurance immediately prior to the start of *your* **Skipton MPPI**, this exclusion will still apply;
- *Unemployment* because *you* became a *carer* within the *initial exclusion period*;
- *Unemployment* which *you* knew about at the *start date* of cover;
- *Unemployment* if, at the *start date* of cover, *you* knew that *you* would have to give up *work* to become a *carer*;
- Any period for which *you* have received a *payment in lieu of notice* (please note that this includes compensation under a compromise agreement as explained within the definition in section seven);
- *Unemployment* which is normal or seasonal in *your* occupation;
- Voluntary *unemployment*, resignation or retirement unless *you* have given up *work* to become a *carer*;
- *Unemployment* due to *your* misconduct, this means not following company rules or breaking the law;
- War, invasion, acts of foreign enemies, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion, terrorist activity of any kind;
- Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.

How the policy pays out for unemployment claims

Claim date

The *claim date* means the date *your* claim starts. It is the date *you* first register with an appropriate Employment Office in the United Kingdom (or any other Office acceptable to the insurer) as *unemployed*. If *you* receive a *payment in lieu of notice* your claim cannot start until that notice period is over whether *you* have registered with an appropriate Employment Office or not.

If *your unemployment* claim is because *you* have given up *work* to become a *carer*, the *claim date* is the effective date shown on *your* Award Notice.

Payment of benefit

Once *you* have been unable to *work* for 30 or 60 days in a row (as chosen by *you* and shown on *your* personal insurance schedule), *you* will qualify for 1/30th of the *monthly benefit* for each further day *you* are *unemployed* until the first of the following happens:

- *You* return to *work*;
- *You* are paid the *maximum claim amount* (see below);
- *Your* 65th birthday. However, where *you* have a valid claim in progress on this date, or if an event has occurred prior to this date which leads to a valid claim, the insurer will accept and/or continue to pay *your* claim until it would otherwise have ended under the terms and conditions of *your* policy;
- 10 • *You* retire from *work* and do not plan to *work* again, or;
- If *you* are a *carer*, the date *you* no longer have a valid Award Notice.

If *you* have a *mortgage* account with **Skipton** the administrators will make payments directly to *your mortgage* account in 30 day intervals, providing *you* continue to provide satisfactory proof that *you* are still *unemployed* (if *you* have selected a *monthly benefit* which is greater than *your* monthly *mortgage* payment, **Skipton** will contact *you* to discuss what to do with the excess amount). If *you* do not have a *mortgage* account with **Skipton** payments will be made directly to *you*.

Please note that *you* should continue to pay the monthly premiums during a claim to ensure continuity of cover.

The maximum claim amount

The most *you* will be paid for each new and separate claim is 12 *monthly benefits*.

If your claim changes

If *you* are insured for both *unemployment* and *disability* and the reason why *you* are claiming changes from *unemployment* to *disability* this will not be treated as a new claim but will be treated as a continuation of the original claim and the *maximum claim amount* will apply to the claim as a whole.

Making further claims

If *you* return to *work* before the *maximum claim amount* has been paid but find *you* need to claim again, the way the insurer treats the next period of *unemployment* depends on how long *your* return to *work* lasted:

- If *you* return to *work* for less than three months in a row the next claim will be treated as part of the original claim. Any benefit already paid will count towards the *maximum claim amount*;
- If *you* return to *work* for three months in a row or more, any future *unemployment* will be treated as a completely new claim. Although the 30 or 60 days excess period (as chosen by *you* and shown on *your* personal insurance schedule) will re-apply, *you* will again be entitled to the *maximum claim amount*.

When you have been paid the maximum claim amount

After the *maximum claim amount* for an *unemployment* claim has been paid, *you* need to return to *work* for six months in a row before *you* can claim again.

Temporary earnings during an unemployment claim

If during an *unemployment* claim *you* have the opportunity of temporary employment, the insurer can simply suspend *your* claim and will let *you* know how long *your* claim will be suspended for. Please keep the administrators informed so that *you* can take full advantage of **Skipton MPPI**.

How to make a claim

Step one – how to notify your claim

Read this policy first so that *you* are satisfied that *you* are covered for the claim *you* want to make. Read any exclusions that may apply and make sure *you* understand them.

Contact the administrators on 0330 102 6032 for a claim form. Please have *your* policy number to hand, *you* can find this on *your* personal insurance schedule.

If *you* are not sure whether *you* can claim, please contact the administrators who will be happy to help *you*.

Step two – after your claim is notified

The administrators will send *you* a claim form, which *you* should fill in and return as soon as possible. The administrators will then handle *your* claim directly with *you*.

The claim form includes information about the documents *you* need to send in and what *you* should do during *your* claim. Please read the notes carefully as they will help *your* claim to be handled fairly and promptly. If *you* need any help to fill in the claim form, please talk to the scheme administrators.

Step three – the claims procedure

The table that follows is a guide to help *you* understand what *you* need to do throughout *your* claim and what documents *you* may need to provide.

Following the procedure and any instructions or advice *you* are given by the administrators will help *your* claim to run smoothly. If *you* do not follow the procedure and any other instructions or advice *you* are given *your* claim may be delayed or remain unpaid.

Important – costs you have in providing proof as part of your claim

The cost of providing proof of *your* claim is *your* responsibility.

What you need to do to make an unemployment claim

1	<ul style="list-style-type: none">Register with the Employment Services in the United Kingdom as <i>unemployed</i> or with the Department for Work and Pensions as a <i>carer</i>.Have a Job Seeker's Agreement and be receiving any unemployment benefit or National Insurance Credits <i>you</i> are entitled to.If <i>you</i> have given up <i>work</i> to become a <i>carer</i> <i>you</i> need to be receiving Carer's Allowance.
2	Contact the administrators within 30 days and ask for a claim form. Call 0330 102 6032 (all calls are recorded for training, compliance and claims purposes).
3	Arrange the completion of the claim form and send it back to the administrators.
4	<ul style="list-style-type: none">Throughout <i>your</i> claim <i>you</i> need to show that <i>you</i> are still <i>unemployed</i> and looking for new <i>work</i>, (unless <i>you</i> have given up <i>work</i> to become a <i>carer</i>, in which case <i>you</i> need to show that <i>you</i> are still in receipt of Carer's Allowance) so that benefit under this policy can continue to be paid.The administrators will send <i>you</i> a continuation claim form each month which includes a declaration that <i>you</i> have not <i>worked</i> or that <i>you</i> are still in receipt of Carer's Allowance.

What documents you may need to produce

1	Completed claim form (this is essential).
2	Job Seeker's Agreement/Award Notice in respect of Carer's Allowance, redundancy notice/severance letter and <i>your</i> P45.
3	<ul style="list-style-type: none">Continuation claim form (provided by the administrators).Confirmation from the Employment Services that <i>you</i> are still registered as <i>unemployed</i> and any other evidence required by the administrators to show that <i>you</i> are looking for new <i>work</i> or confirmation from the Department for Work and Pensions that <i>you</i> are still a <i>carer</i>.If <i>you</i> were <i>self-employed</i> <i>you</i> will need to show that <i>you</i> have ceased trading because <i>you</i> could not find enough <i>work</i> to meet <i>your</i> day to day business and living expenses and be able to show that HM Revenue & Customs are aware that <i>you</i> have ceased trading for this reason.Any other evidence required by the administrators to show that <i>you</i> are still looking for new <i>work</i>.

Section three

Disability insurance (accident and illness)

Your personal insurance schedule will confirm if this cover applies to your policy.

What is meant by 'disability'

Disability (or *disabled*) in this policy means being unfit to *work* because of an accident or illness. A *doctor* must issue *you* with a medical certificate to say that *you* are totally unable to carry out the duties of *your* normal job.

- Your disability* must begin after the *start date* shown in *your* personal insurance schedule and;
- You* cannot claim during any period of *disability* when *you* are receiving payment for any *work* *you* do (other than sick pay from *your* normal job).

Does disability cover still apply if I go back to my job on temporarily reduced hours?

Yes. The insurer wants to help *you* on *your* way back to full time *work*. So *your* claim will continue and the FULL *monthly benefit* will continue to be paid for up to a maximum of 3 months, provided that:

- You* have already received at least one *monthly benefit* for *your disability* claim and;
- Your doctor* continues to issue medical certificates and confirms the number of hours (or days) that have been agreed. This must be no more than 75% of *your* normal hours and;
- Your* reduced hours (or days) do not become permanent.

Will I be able to claim for medical conditions I already have?

Yes, but in order to claim *you* must be able to prove that *you* have been symptom-free and have not consulted a *doctor* about the condition for a period of 12 months in a row. (see exclusion 1. below)

The exclusions – what is not covered

Disability insurance benefit will not be paid for:

- A medical condition that *you* had before *you* applied for cover under this policy (this is called a pre-existing medical condition). A pre-existing medical condition means any condition, injury, illness, disease or related condition and/or associated symptoms, whether diagnosed or not, which in the 12 month period immediately before the *start date* shown in *your* personal insurance schedule:
 - You* knew about, or should reasonably have known about or;
 - You* had seen, or arranged to see, a *doctor* about.

This exclusion will not apply once *you* have been symptom-free and have not consulted a *doctor* or sought treatment or advice for the same condition for 12 months in a row.

2. Deliberate self-inflicted bodily injury or alcohol or drug abuse.
3. War, invasion, acts of foreign enemies, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion, terrorist activity of any kind.
4. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.

How the policy pays out for disability claims

Claim date

The date *your* claim starts, this is the date *you* are first issued with a medical certificate by a *doctor*.

Payment of benefit

Once *you* have been unable to *work* for 30 or 60 days in a row (as chosen by *you* and shown in *your* personal insurance schedule), *you* will qualify for 1/30th of the *monthly benefit* for each further day *you* are *disabled* until the first of the following happens:

- *You* return to *work*;
- *You* are paid the *maximum claim amount* (see below);
- 14 • *Your* 65th birthday. However, where *you* have a valid claim in progress on this date, or if an event has occurred prior to this date which leads to a valid claim, the insurer will accept and/or continue to pay *your* claim until it would otherwise have ended under the terms and conditions of *your* policy, or;
- *You* retire from *work* and do not plan to *work* again.

If *you* have a *mortgage* account with **Skipton** the administrators will make payments directly to *your mortgage* account in 30 day intervals, providing *you* continue to provide satisfactory proof that *you* are still *disabled* (if *you* have selected a *monthly benefit* which is greater than *your* monthly mortgage payment, **Skipton** will contact *you* to discuss what to do with the excess amount). If *you* do not have a *mortgage* account with **Skipton** payments will be made directly to *you*. Please note that *you* should continue to pay the monthly premiums during a claim to ensure continuity of cover.

The maximum claim amount

The most *you* will be paid for each new and separate claim event is 12 *monthly benefits*.

If your claim changes

If *you* are insured for both *disability* and *unemployment* and the reason why *you* are claiming changes from *disability* to *unemployment* this will not be treated as a new claim but will be treated as a continuation of the original claim and the *maximum claim amount* will apply to the claim as a whole.

Making further claims

If *you* return to *work* before the *maximum claim amount* has been paid but find *you* need to claim again, the way the insurer treats the next period of *disability* depends on how long *your* return to *work* lasted:

- If *you* return to *work* for less than three months in a row the next claim will be treated as part of the original claim. Any benefit already paid will count towards the *maximum claim amount*;
- If *you* return to *work* for three months in a row or more, any future *disability* will be treated as a completely new claim. Although the 30 or 60 days excess period (as chosen by *you* and shown on *your* personal insurance schedule) will re-apply, *you* will again be entitled to the *maximum claim amount*.

When you have been paid the maximum claim amount

After the *maximum claim amount* for a *disability* claim has been paid, *you* need to return to *work* for six months in a row before *you* can claim for the same or a related condition – or for one month if the next *disability* is totally unrelated.

How to make a claim

Step one – how to notify your claim

Read this policy first so that *you* are satisfied that *you* are covered for the claim *you* want to make. Read any exclusions that may apply and make sure *you* understand them.

Contact the administrators for a claim form. Please have *your* policy number to hand, *you* can find this on *your* personal insurance schedule.

If *you* are not sure whether *you* can claim, please contact the administrators who will be happy to help *you*.

Step two – after your claim is notified

The administrators will send *you* a claim form, which should then be completed and returned as soon as possible. The administrators will then handle *your* claim directly with *you*.

The claim form includes helpful information about the documents *you* need to send in and what *you* should do during *your* claim. Please read the notes carefully as they will help *your* claim to be handled fairly and promptly. If *you* need any help to fill in the claim form, please talk to the administrators.

Step three – the claims procedure

The table that follows is a guide to help *you* understand what *you* need to do throughout *your* claim and the documents *you* may need to provide.

Following the procedure and any instructions or advice *you* are given by the administrators will help *your* claim to run smoothly. If *you* do not follow the procedure and any other instructions or advice *you* are given *your* claim may be delayed or remain unpaid.

Important – costs you have in providing proof as part of your claim

The cost of providing proof of *your* claim is *your* responsibility. Upon acceptance of *your* claim, however, the insurer will reimburse the charges made by *your doctor* in relation to completion of the claim form. *You* must supply all relevant receipts.

If the insurer requires more than just medical certificates from *your doctor*, the cost of any medical examiner's fee for any additional medical or psychiatric examinations *you* are asked to attend will be paid for by the insurer.

What you need to do to make a disability claim

1	See a <i>doctor</i> .
2	Contact the administrators within 30 days and ask for a claim form.
3	Complete the claim form and send it to the administrators.
4	<ul style="list-style-type: none">Throughout <i>your</i> claim <i>you</i> need to show that <i>you</i> are certified by a <i>doctor</i> as unfit for <i>work</i>.The administrators will send <i>you</i> a continuation claim form each month which includes a declaration that <i>you</i> have not <i>worked</i> between claim payments.

What documents you may need to produce

1	Completed claim form (this is essential).
2	Medical certificates for the period <i>you</i> are claiming
3	Continuation claim form (provided by the administrators).

Section four

Renewing or cancelling your policy. Cancellation or amendment by the insurer – your rights

Period of cover

You will be covered for one month from the *start date* and then for each further consecutive monthly period for which the insurer accepts a premium from *you* up to *your* 65th birthday.

Automatic cancellation

Your cover ends automatically when any of the following happens:

- *You* fail to pay the monthly premium once it becomes due;
- *Your* 65th birthday. However, where *you* have a valid claim in progress on this date, or if an event has occurred prior to this date which leads to a valid claim, the insurer will accept and/or continue to pay *your* claim until it would otherwise have ended under the terms and conditions of *your* policy;
- The date *you* retire from *work* and have no intention of *working* again, or;
- The date *you* redeem *your mortgage*.

Cancellation by you

You can cancel cover at any time by writing to the administrators. There is no refund if *you* cancel after the “cooling-off period” because once premiums become due they are paid month by month so *you* will only have paid for the cover *you* have already received. Please note that once premiums become payable they should be maintained during any period of claim, to ensure continuity of cover.

Cancellation or amendment by the insurer – your rights

The insurer can change the terms and conditions of **Skipton MPPI**, including the premium payable. If the insurer does this they will give *you* at least 2 months written notice of the change, sent to *your* last known address, although it may introduce changes immediately and advise *you* within 30 days of the change having been made if the change is favourable to *you*.

The insurer will only change *your* premium and/or the terms or conditions of *your* policy for the following reasons:

- To make the terms or conditions of *your* policy more favourable to *you*;
- To make minor changes to *your* policy wording that do not affect the nature of the cover and benefit provided such as changes to make the policy easier to understand;
- To reflect changes in the law, in regulation (including any decision of a regulatory body), or to any code of practice or industry guidance affecting the insurer or *your* policy;

- To reflect changes to taxation applicable to *your* policy (including, but not limited to, insurance premium tax);
- To reflect increases or reductions in the cost (or projected cost) of providing *your* insurance, including, but not limited to, increases or decreases caused by changes to the number, length, cost or timing of claims which the insurer, as part of its pricing policy, has assumed or projected will be made under this insurance;
- To cover the cost of any changes to the cover/benefits provided under this insurance including, but not limited to, reductions in the time that *you* have to wait before a claim can be paid or the removal of one or more policy exclusion(s);
- To cover the cost of changes to the systems, services or technology in support of this insurance.

Once the insurer has made an alteration no further changes will be made to the terms and conditions or the premium for *your* policy for at least 6 months, unless the insurer is obliged to do so by law, regulation, any code of practice or industry guidance.

Upon receiving notice of any changes or proposed changes, *you* may cancel cover in accordance with this section four if *you* are unhappy with the change or proposed change.

The insurer may terminate cover under this insurance by giving *you* at least 3 months written notice at *your* last known address. If a substitute Mortgage Payment Protection Insurance is being offered in place of this policy, 2 months written notice of termination or substitution will be given.

If the insurer cancels cover under *your* policy no further premium will be payable by *you* and *you* will continue to receive any benefits for a valid claim if *your claim date* was before the date this policy was cancelled.

Change of circumstances

The insurer recommends that *you* review *your* personal circumstances from time to time to make sure that this insurance is still suitable for *you* and that *you* would still be able to claim. If *you* want any advice about how any change in *your* personal circumstances will affect *your* cover *you* should contact the administrators.

Changing your policy

Please contact the administrators if *you* need to change the level of *monthly benefit*. They will tell *you* what to do. Please note that the *unemployment* exclusions 1, 2, 3 and 4 (in section two), and the *disability* exclusion 1 (in section three) will be re-applied to the change in level of benefit, from the date that the change becomes effective.

If *you* have a joint *mortgage* agreement and only one of *you* is insured, the other person can apply to be added to the insurance. Cover starts from the date that the insurer accepts the application and is subject to the terms and conditions of the policy.

If *you* are both insured and want to change the level of *your monthly benefit*, *you* may do so. However, the following exclusions will be re-applied to any increase in *monthly benefit* or cover for either borrower:

1. Any condition, injury, illness, disease, sickness or related condition and/or associated symptoms whether diagnosed or not:

- Which *you* knew about, or should reasonably have known about, at the date *you* applied for the change;
- Which *you* had seen, or arranged to see, a *doctor* about, during the 12 months immediately before the date *you* applied for the change.

This exclusion will not apply to the increase in *monthly benefit* once the increased amount has been continuously insured under the *disability* section of cover for 12 months, so long as *you* were attending *work* at the start of *your* claim.

2. *Unemployment* which *you* knew about at the date *you* applied for the change.

3. *Unemployment* if, at the date that *you* applied for the change, *you* knew that *you* would have to give up *work* to become a *carer*.

- If you wish to increase your monthly benefit following receipt of an annual review statement, or if you have taken out additional borrowing, you will not be able to claim the increased monthly benefit amount for unemployment (including giving up work to become a carer) you become aware of during the 60 days from the date the change becomes effective. You can however still claim for the original amount you were insured for before the change, subject to the terms and conditions of the policy;
- If you wish to increase your monthly benefit for any reason other than those stated above, the period during which you will not be able to claim the increased monthly benefit amount for unemployment (including giving up work to become a carer) increases from 60 days to 120 days.

The administrators

Jubilee Service Solutions Limited have been appointed as the administrators for **Skipton MPPI**. They have been chosen because they are specialists in this type of insurance with many years of experience and will give *you* all the help and advice *you* need throughout the lifetime of *your* policy.

The administrators will be there to:

- Answer any questions *you* have about the insurance cover and terms;
- Collect *your* monthly premiums and;
- Deal with *your* claim.

If *you* have any disability that makes communication difficult, please tell them and they will be pleased to help.

Section five

The administrators Customer service and complaints

Customer service and complaints

Please Note: If *you* have a question or concern about, or *you* wish to make a complaint about, the sale of *your* policy, or the general service *you* received from Skipton please refer to the separate instructions at the end of this Policy Section.

Service

The aim is to provide you with a high quality service at all times. Every effort will always be made to sort out any enquiry or problem that you may have. If you have any questions or concerns about your policy or the handling of a claim you should, in the first instance, contact:

Jubilee Service Solutions Limited
Quay Point
Lakeside Boulevard
Doncaster
DN4 5PL

For claims complaints call 0330 102 6032
For policy complaints call 0330 102 6040

Email: skiptonbs@jubilee-insurance.com

Customer complaints

Our aim is to provide you with a high quality service at all times, although we do appreciate that there may be instances where you feel it is necessary to lodge a complaint.

If you do wish to complain, please note the 3 steps below, along with the relevant contact details for each step.

Please take special note however that should you wish to direct your complaint directly to Lloyd's in the first instance, you may do so by using the contact information referenced in Step 2 below.

Step 1:

In the first instance, please direct your complaint to:

Jubilee Service Solutions Limited,
Quay Point, Lakeside Boulevard, Doncaster, DN4 5PL

For claims complaints call: 0330 102 6032

For policy complaints call: 0330 102 6040

Email: skipton@jubilee-insurance.com

Step 2:

Should you remain dissatisfied with the outcome of your complaint from Jubilee Service Solutions your legal rights are not affected, and you may refer your complaint to Lloyd's. Lloyd's contact information is:

Complaints at Lloyd's, Fidentia House, Walter Burke Way, Chatham Maritime, Kent ME4 4RN

Tel: +44 (0)20 7327 5693

Email: complaints@lloyds.com

Website: www.lloyds.com/complaints

Details of Lloyd's complaints procedure are set out in a leaflet "Your Complaint - How We Can Help", which is available at the website address above. Alternatively, you may ask Lloyd's for a hard copy.

Step 3:

If you remain dissatisfied after Lloyd's has considered your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service. The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and businesses providing financial services.

The contact information is:

Financial Ombudsman Service Exchange Tower London E14 9SR

Tel: 0800 0234 567 (calls to this number are free on mobile phones and landlines).

Tel: 0300 1239 123 (calls to this number cost no more than calls to 01 and 02 numbers).

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

Section six

The insurer Regulatory and legal information

The insurer

Skipton Building Society MPPI is underwritten by Lloyd's Syndicates 4444 & 958 which are managed by Canopus Managing Agents Limited. Canopus Managing Agents Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Firm Reference Number 204847. Canopus Managing Agents Limited is registered in England & Wales number 01514453. Registered office: Gallery 9, One Lime Street, London, EC3M 7HA

Insurer's Liability

This insurance is underwritten 100% by a Lloyd's syndicate, and each member of the syndicate (rather than the syndicate itself) is an insurer. Each member has underwritten a proportion of the total liability for the syndicate, which is the total of the proportions underwritten by all the members of the syndicate taken together. A member is liable only for that member's proportion and is not jointly liable for any other member's proportion.

The business address of each syndicate member is Lloyd's, 1 Lime Street, London EC3M 7HA. The identity of each member and their respective proportion may be obtained by writing to Market Services, Lloyd's, at the above address.

Financial Services Regulation

Skipton Building Society Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority under registration number 153706, for accepting deposits, advising on and arranging mortgages and insurance.

The administrators, Jubilee Service Solutions Limited, are authorised and regulated by the Financial Conduct Authority.

The Financial Services Compensation Scheme

The insurer is covered by the Financial Services Compensation Scheme. *You* may be entitled to compensation from the Scheme if the insurer is unable to meet its obligations to *you* under this contract.

Further information can be obtained from The Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU Tel: 0800 678 1100 (free phone) or 020 7741 4100.

Website: www.fscs.org.uk

Disclosure of Important Information

When *you* applied for this insurance, and/or when *you* applied to make any change to the cover, *you* were asked a number of questions. The insurer relied on all of the answers to

these questions to decide the terms upon which it offered *you* cover or amended cover. This includes the premium to be charged.

It is therefore essential that all of the answers *you* gave were truthful, complete and accurate to the best of *your* knowledge. If any of *your* answers are later found to be incorrect, incomplete or misleading, this could lead to *your* insurance being declared invalid and/or to *your* claim not being paid or not being fully paid.

Data Protection Act

Information *you* supply may be used for the purposes of insurance administration by the Data Controller (as defined under the Act). It may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing compliance with any regulatory rules/codes. *Your* information may also be used for crime prevention. For any of these purposes, *your* information may be transferred to countries that do not have stringent data protection laws. If this is necessary, the Data Controller will seek assurance from that party as to the security surrounding the handling of *your* information before it proceeds.

If *you* give information about another person, in doing so *you* confirm that they have given *you* permission to provide it to the Data Controller and for the Data Controller to be able to process their personal data (including any sensitive personal data).

On payment of the appropriate fee, *you* have the right to access and if necessary rectify information held about *you* (this is known as a Subject Access Request). Please contact the insurer's Compliance Officer, in writing, to exercise these rights.

In assessing any claims made, the insurer, or its associated companies or agents, may undertake checks against publicly available information (such as electoral roll, county court judgements, bankruptcy or repossessions). Information may also be shared with other insurers either directly or via those acting for the insurer (such as loss adjusters or claims investigators).

When *your* insurance ends all information held about *you* (including information held on systems) will be destroyed or erased after a period of 7 years. The Data Controller's associated companies and agents will be advised to do the same.

Personal Data held on customers may be used for research and statistical purposes but only with the explicit consent of the customer would this take place.

To assess the terms of the policy or handle claims which arise, the insurer may need to collect data which the Data Protection Act defines as sensitive (such as medical history, criminal convictions or employment records). Data protection laws impose specific conditions in relation to sensitive information including, in some circumstances, the need to obtain *your* explicit consent before the insurer processes the information. When *you* apply for this insurance, consent is given to the processing and transfer of information described in this notice by the insurer and its agents. Without consent, the insurer would not be able to offer this insurance.

Law & legal proceedings applicable to this policy

Under the laws of the United Kingdom (England, Scotland, Wales and Northern Ireland) both *you* and the insurer may choose the law which applies to this contract, to the extent permitted by those laws. Unless *you* and the insurer agree otherwise, the law which applies to this contract is the law which applies to the part of the United Kingdom in which *you* live.

Any legal proceedings between *you* and the insurer in connection with this contract will, therefore, only take place in the courts of the part of the United Kingdom in which *you* live.

Safeguarding your premium and claim payments

All premium payments from *you* and due to the insurer for this policy will be held by the administrators on behalf of the insurer. The administrators will also hold any premium refund that is due to *you* from the insurer together with any claim benefits that are due to *you* from the insurer.

In this capacity the administrators are acting as an authorised agent of the insurer. This means that once a premium is paid to the administrators it is deemed to have been received by the insurer and that all claims benefits and premium refunds from the insurer are not deemed to have been paid until *you* have actually received them.

Certification

This policy wording and *your* personal insurance schedule are *your* full insurance policy documents. They are also evidence that *you* are covered under the Master Policy. The Master Policy is the contract that governs this insurance and which the insurer has agreed with **Skipton**. A copy is available upon request. In return for payment of *your* premiums the insurer will insure *you* in accordance with the terms and conditions stated in these documents and which are confirmed in the Master Policy.

24 Section seven

Policy definitions

The words and phrases listed below have the same meaning wherever they appear in this policy and are shown in *italic type*.

“*carer*” being a full-time carer and in receipt of Carer’s Allowance from the Department for Work and Pensions.

“*claim date*” the date *your* claim starts:

- For *disability* claims it is the date *you* are first issued with a medical certificate by a *doctor*;
- For *unemployment* claims it is the date *you* first register with an Employment Office in the United Kingdom (or any other Office acceptable to the insurer) as *unemployed*. Please note that if *you* receive a *payment in lieu of notice* *your* claim cannot start until that notice period ends, whether or not *you* have already registered as *unemployed*. If *your unemployment* claim is due to *you* giving up *work* to become a full-time *carer*, it is the effective date shown on *your* Award Notice.

“*compulsory redundancy*” receiving written notice from *your* employer that the *permanent contract* of employment *you* held is being terminated against *your* wishes because either:

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

(Please remember that if *you* take voluntary redundancy *you* will not be able to claim.)

“*disability/disabled*” being unfit to *work* because of an accident or illness. This must be certified by a *doctor* and leave *you* totally unable to carry out *your* normal occupation.

“*doctor*” a Registered Medical Practitioner in the United Kingdom or any other physician acceptable to the insurer.

“*existing mortgage*” a *mortgage* which began 30 days or more before the *start date*.

“*fixed-term contract*” a formal written contract of employment which is for a specific term.

“*initial exclusion period*” the first 60 days of cover if *you* have a new *mortgage* or 120 days if *you* have an *existing mortgage*, during which *you* cannot claim for *unemployment* that is notified to *you*, or for giving up *work* to become a *carer*.

“*maximum claim amount*” the most *you* will be paid for each new and separate claim which is 12 *monthly benefits*.

“*monthly benefit*” the monthly amount payable when *you* have a valid claim. The amount will be confirmed in *your* personal insurance schedule. Also see *benefit limits* in section one.

“*mortgage*” a loan secured on residential property as the first charge. Residential property means a property in the United Kingdom which is permanently and solely occupied by *you* and *your* immediate family as *your* main home.

“*payment in lieu of notice*” one of the following:

- a) Any payment *you* receive that relates to the notice period *your* employer should have given *you* under *your* contract of employment or letter of appointment; or
- b) Any part of a compensation payment for loss of office (including any part of a payment under a compromise agreement) that is directly or indirectly related to the notice period *your* employer should have given *you* under *your* contract of employment or letter of appointment.

“*permanent contract*” a formal written open ended contract of employment with no specific termination date and which could continue until *you* retire.

“*self-employment/self-employed*” a sole trader, director or partner or a shareholder of 25% or more in a company which employs *you*. The insurer will also consider *you* to be *self-employed* if *you* are employed in a company or business where *your* husband, wife, the person *you* live with as if *you* were married, civil partner, parent, child, brother or sister meet any of these conditions.

“start date” the date *your* cover starts as shown on *your* personal insurance schedule.

“unemployment/unemployed” being without paid *work* through no fault of *your* own. This includes giving up *work* to become a *carer*.

“work/working/worked” receiving payment for working at least 16 hours per week under a *permanent contract* or a *fixed-term contract* or as *self-employed*. A period of maternity leave will still count as *work*. If *you* have more than one job, the hours *you* *work* for each job will be added together.

“you/your” the person covered by this insurance, who must be eligible and specified in the personal insurance schedule.

 Visit your branch
 0345 850 1700
 skipton.co.uk



Skipton Building Society is a member of the Building Societies Association and Financial Ombudsman Service. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority under registration number 153706 for accepting deposits, advising on and arranging mortgages and insurance. Principal Office, The Bailey, Skipton, North Yorkshire BD23 1DN. Stock Code: 10-5842_306277_02/12/15