The BIBA Unemployment Cash Plan
with legal protection & 'back to work' assistance

Policy Summary
This summary shows the key facts that the Financial Services Authority has asked us to bring to your attention. They are not the full terms and conditions. These are detailed in the policy booklet. This summary does not form part of your contract of insurance.

Type of insurance and cover
BIBA Unemployment Cash Plan is an optional insurance which can provide you with:
- a cash lump sum if you are made involuntarily unemployed,
- assistance with finding another job,
- legal assistance.

Significant features and benefits
- This is an annual contract, with premiums payable by monthly instalments. If you renew your policy each year it can continue until your 65th birthday.
- The policy is designed to provide you with a one-off lump sum cash payment of £1,000 if are unable to work due to involuntary unemployment. Any premium instalments due to renewal will be deducted from the lump sum.
- Benefit will be paid to your nominated bank account once you have provided us with evidence that you have registered as unemployed with an appropriate employment office in the UK.
- Legal advice can be provided together with legal assistance in the event of employment disputes, contract disputes and bodily injury.
- Access to a 24 hour legal help lines.
- Access to "Jobcare" a confidential and independent employment advice service.

The full benefits of **BIBA Unemployment Cash Plan** can be found in sections 3, 4, and 5 of the policy booklet.

To qualify for cover
You can take out **BIBA Unemployment Cash Plan** so long as, when the policy starts, you are:
- over 18 and under 64 years of age,
- working a minimum 16 hours per week within the UK and
- not aware of any job losses that are likely to affect you.

Joint policyholders
Joint policyholders can take out this cover if they are both eligible and each pay a full premium. In the event that either is made unemployed, he/she will receive a lump sum payment of £1,000, less any premium instalments payable up to renewal.

Significant and unusual exclusions or limitations
Like all policies of this type there are some things that this insurance does not cover. You will not be able to claim for:
- Unemployment which you knew about at the start of cover or which is notified to you during the first 90 days of cover.
- Unemployment if you have not been in employment for the 6 month period immediately before your unemployment (breaks of 2 weeks or less will not count as a break in your employment),
- Unemployment following casual or seasonal work,
- Unemployment due to gross misconduct, fraud, unofficial strike or dishonesty,
- Unemployment if you resign or accept voluntary redundancy,
- Employment disputes relating solely to personal injury,
- Contract disputes relating to contracts regarding your trade, profession, employment or any business venture, construction work on any land, or designing, converting or extending any building.
- Contract disputes where the contract value exceeds £5,000 (including VAT)
- Contract disputes relating to contracts for motor vehicles.
- Contract disputes relating to the settlement payment payable under an insurance policy. We will negotiate if your insurer refuses you claim, but not for a dispute over the amount of the claim.
- Contract disputes arising from any loan, mortgage, pension, investment or borrowing.
- Claims for bodily injury or illness which happens gradually or is not caused by a specific or sudden accident.
- Defending your legal rights under a bodily injury claim. However, defending a counter-claim is covered.

All the policy exclusions are explained fully in Sections 3 and 5 of the policy booklet and there are special conditions regarding unemployment cover for fixed term contract workers explained in Section 3.

Time to reconsider after you apply or renew your policy
This is known as the "cooling-off period". If you decide that you do not want the insurance after all, simply return your insurance documents to the administrators Millennium Insurance Brokers Limited within 45 days of receiving them.

All cover will be cancelled and you will receive a refund of any premium paid.

How to renew your policy
This is an annual insurance policy. You will be invited to renew your cover each year. The insurers recommend that you review your personal circumstances at this time to make sure that this insurance is still suitable for you.

How long cover lasts and how to cancel
Cover can last until your 65^{th} birthday, or until you retire from work or you fail to make a premium instalment payment when it becomes due, whichever is earlier.

Cancellation of the insurance by you or the insurer
You can cancel cover at any time but, as the premium instalments are payable monthly, you will only have paid for the portion of cover you have already received, so no refund will be due. If you cancel your policy on making a claim for unemployment and your premiums cease before the renewal date, the insurers reserve the right to deduct any premium instalments owed by you from the amount of benefit payable.

The insurer reserves the right to either withdraw the cover or amend the terms or the price. They will only do this at the annual renewal date and you will be notified in the renewal documentation. If the insurers cancel the scheme you will be given at least 90 days notice prior to the renewal date. If a substitute plan is being offered, 60 days notice will be given.

How to claim
If you need to make a claim for unemployment, simply ring 0844 412 4166. For claims under the Legal Protection section of your policy please call 0117 934 0066. Further details about claiming can be found in policy Sections 8 of the policy booklet.

The insurer(s)
The Unemployment cover under this insurance is underwritten by UK General Insurance Ltd.
The Legal Protection Cover under this insurance is underwritten by DAS Legal Expenses Insurance Company Limited.

How to complain
If you wish to make a complaint about the unemployment cover under your policy please contact Lloyd's Syndicate 5820 via Millennium Insurance Brokers Limited at Unit G3 Lacy Way, Lowfields Business Park, Elland HX5 9DB or telephone 0844 412 4167. All calls are recorded for training compliance and claims purposes.
We abide by internal complaints handling procedures that are available on request.

In the event that you remain dissatisfied you can refer the matter to UK General Insurance Ltd at The Customer Relations Manager, UK General Insurance Ltd, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, West Yorkshire, LS10 1RJ. Tel. 0845 218 2685. Email customerrelations@ukgeneral.co.uk

Complaints that cannot be resolved by us may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process.

If you wish to make a complaint about the legal protection cover under your policy please contact the Customer Relations Department at DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH or telephone 0117 9340066. DAS Legal Expenses Insurance Company Limited has internal complaints handling procedures that are available on request.

This complaints procedure is without prejudice to your right to take legal proceedings.

Compensation
The insurer is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if it is unable to meet its obligations to you under this contract. Further information can be obtained from the Financial Services Compensation Scheme (7th Floor Lloyds Chambers, Portsoken Street, London E1 8BN) by phone on 020 7892 7300 and on its website at www.fscs.org.uk