

# Instalment Protection Plan

Terms and Conditions

**Diamond**

Welcome to Diamond and thank you for taking out our Instalment Protection Plan. We are confident our friendly, fast and efficient service will ensure you remain a satisfied customer now and for years to come.

This leaflet explains the cover included in Your policy, but if you have any queries call our Customer Care Team on **0871 882 2200** and we'll be happy to help.

# Policy Summary



## About the Diamond Instalment Protection Plan

This policy summary does not contain the full terms and conditions of the contract. Full terms and conditions can be found in the policy document (GP02310).

## Who is the insurer?

The insurer of this policy is Pinnacle Insurance plc. Cardiff Pinnacle is a trading style of Pinnacle Insurance plc. Pinnacle Insurance plc is authorised and regulated by the Financial Services Authority.

## What is the insurance cover?

This insurance provides protection in the event of you being off work as a result of accident, sickness, if you are hospitalised or unemployed.

To be eligible for cover under this policy you must at the policy start date:

- be named on a motor insurance policy as a policyholder or named driver and be paying the motor insurance policy premium(s)
- be aged between 18 and 65
- be resident in the United Kingdom, the Channel Islands or the Isle of Man
- have been in full-time employment or self-employed for at least 6 continuous consecutive months immediately prior to the start date
- not be absent from work due to accident or sickness at the inception of the policy

## What are the benefits and features of this insurance cover?

This insurance provides protection if you become unable to work as a result of accident, sickness, hospitalisation or unemployment. For full details of the benefits and features of the cover, please refer to Sections 2, 4 and 6 of the policy document.

The benefits payable under this policy are:

### Disability (Accident or Sickness) cover:

If you are unable to work for 30 consecutive days or more as a result of an accident or sickness, we will pay a sum equal to one monthly benefit for the first 30 days and thereafter for each period of 30 consecutive days that you are unable to work.

We will continue to pay the monthly benefit until we have paid the maximum benefit payments in respect of a disability claim, you return to work, you fail to provide evidence of your disability or the cover end date, whichever happens first. The maximum monthly benefit is £250

If you need to claim again you can do so after returning to work for 1 month in respect of a different condition or 6 consecutive months in respect of the same or a related condition.

**Hospitalisation cover:** If you are unable to work for 5 consecutive days or more, we will pay a sum equal to the monthly benefit and thereafter, you will be entitled to an amount equal to the monthly benefit for each consecutive period of 15 days of hospitalisation. We will continue to pay the monthly benefit until we have paid the maximum benefit payments in respect of a hospitalisation claim, you return to work, you fail to provide evidence of your disability or the cover end date, whichever happens first.

**Unemployment cover:** If you are unemployed for 30 consecutive days or more, we will pay a sum equal to one monthly benefit for the first 30 days and thereafter for each period of 30 consecutive days that you are unemployed. We will continue to pay the monthly benefit until we have paid the maximum benefit payments in respect of an unemployment claim, you return to work, you fail to provide evidence of your unemployment or the cover end date, whichever happens first. The maximum monthly benefit is £250.

If you need to claim again you can do so after returning to work for 3 consecutive months.

**Carer cover:** If you are unemployed as a result of you becoming a carer, we will consider an unemployment claim if you can provide evidence that you are required to care for a member of your immediate family, you are in receipt of Carer's Allowance from the Department for Work and Pensions, and you were not aware that it was a possibility that you would have to leave paid employment to become a carer prior to the policy start date. The maximum monthly benefit is £250.

### **What am I NOT covered for under this insurance cover?**

There are no exclusions under this insurance cover.

### **How long does this insurance cover contract run for?**

Your cover will end at the motor insurance policy renewal date following your 65th birthday or when you permanently retire,

the date your motor insurance policy is cancelled or expires, the date of your death, the date you fail to pay the monthly premium when due or the date you or we cancel Your insurance.

### **What happens if I take out cover and then change my mind?**

If you are unhappy with your cover you can cancel your cover within 30 days of receiving your policy and providing you have not made a claim you will receive your full premium back. If you cancel your cover after this period no refund will be payable.

Please call 0871 882 2200 to cancel your policy.

### **How do I make a claim under this insurance cover?**

Please contact the Claims Department, Cardiff Pinnacle, Pinnacle House A1 Barnet Way, Borehamwood, Hertfordshire WD6 2XX. Telephone: 0870 720 0742. On-line: [support.cardifpinnacle.com](mailto:support.cardifpinnacle.com)

For all claims proof will be required from your employer, your Doctor and/or the Job Centre.

### **How do I make a complaint about Pinnacle Insurance plc and this insurance cover?**

If you have a problem with the service you receive, you can write to the Customer Relations Manager, Cardiff Pinnacle, Pinnacle House, A1 Barnet Way, Borehamwood, Hertfordshire WD6 2XX.

We will confirm we have received your complaint within five working days and will do our best to resolve the problem within four weeks. If we are unable to do so, we will let you know when you can expect an answer. If we have not resolved the problem within eight weeks, or if you are dissatisfied with our final response, we will give you information about referring your complaint to the Financial Ombudsman Service (if this applies to you).

### **Would I receive compensation if Pinnacle Insurance plc were unable to meet its liabilities?**

Pinnacle Insurance plc is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and circumstances of the claim.

# Policy Document

## Instalment Protection Plan

This Policy provides protection in the event of Your Disability, Hospitalisation or Unemployment providing you meet the eligibility criteria set out in Section 1 and have paid the Monthly Premium when due. This Policy provides You with everything You need to know about Your cover and contains all the contractual terms and conditions of Your cover.

Please read this Policy carefully as it explains the benefits of cover that are available to You and the criteria You must meet to qualify for those benefits. Please make sure that You:

- are eligible for the insurance cover
- know what this insurance does and does not cover
- understand how changes in Your employment affect eligibility; and
- understand the terms and conditions for making a claim

This Policy uses words and phrases that have specific meanings. You will find these explained in Section 18 "Definitions".

## 1. Eligibility

- To become insured under this Policy, You must meet the following conditions at the Start Date:
  - You must be named on a Motor Insurance Policy as a policyholder or named driver and be paying the Motor Insurance Policy premium(s);

- You are 18 years or over but less than 65 years of age;
- You are resident in the United Kingdom, the Channel Islands or the Isle of Man;
- You have been in Full-Time Employment or Self-Employed for at least 6 continuous consecutive months immediately prior to the Start Date;
- You must not be absent from work due to accident or sickness at the inception of the Policy.

## Changes in Personal Circumstances that may affect your cover

It is Your responsibility to ensure this Policy continues to meet Your requirements. Should Your employment circumstances change whilst this Policy is in force Your cover may be affected. This would include for example:

- You Permanently Retire or reach 65 years of age
- You voluntarily reduce Your hours of work to less than 16 hours per week

If any of these happen or are likely to happen to You or if You have any questions You should contact Us to discuss.

## Self-employed and Fixed-term Contract Workers

If You are Self-Employed or You work on a fixed-term contract(s) You are eligible for this insurance but You should read this Policy carefully to make sure it is suitable for Your needs - You should pay particular attention to the definitions of "Self-Employed" and "Ceased Trading", Section 6 "Unemployment Benefit" and Section 8 "Claims".

If You are Self-Employed and wish to claim Unemployment benefit You will need to provide satisfactory evidence that You:

- have Ceased Trading;
- are registered as Unemployed with the Department for Work and Pensions; and
- fulfil the definition of Unemployment

## 2. Disability Benefit

(i) If after the Start Date and before the End Date You become continuously Disabled for 30 consecutive days or more, We will pay:

- (a) the Monthly Benefit for the first 30 days You are Disabled; and
- (b) thereafter, the Monthly Benefit for each consecutive 30 day period You remain Disabled.

The Monthly Benefit will only be paid if You meet the terms and conditions of this Policy.

(ii) To receive the Monthly Benefit You must:

- (a) have been in Full-Time Employment or Self-Employment when Your Disability begins;
- (b) be under regular care and attendance of Your Doctor;
- (c) be prevented from working only as a result of the Disability;
- (d) not be receiving the Monthly Benefit for Unemployment for the same period; and

(e) give Us any evidence We ask for in order to prove Your claim is valid and continues to be so.

(iii) When paying Your claim We will consider the first day of Disability to be the day a Doctor certifies that You are Disabled and are unfit for work.

(iv) We will continue to pay the Monthly Benefit until:

- (a) We have paid the Maximum Benefit Payments in respect of a Disability claim;
  - (b) You return to Full-Time Employment or Self-Employment;
  - (c) You fail to provide evidence of Your Disability; or
  - (d) the End Date;
- whichever happens first.

(v) New Deal for Disabled People - If You have made a claim and then find part-time work for less than 16 hours per week through the Government initiative "New Deal for Disabled People" (or such other Government scheme which replaces it) You will still be able to claim for Disability benefit provided that You are in receipt of Incapacity Benefit and the part-time work is for less hours per week than those worked prior to Your claim.

(vi) Pregnancy and childbirth - We will pay benefit for any Disability resulting from any symptom(s) of, or complication(s) of pregnancy and childbirth which a Doctor certifies prevents You from working, and which is not excluded under any other exclusions listed in this Policy. However no benefit will be payable for Normal Pregnancy and childbirth related conditions.

(vii) Future Claims

- (a) You may make a further Disability claim:
- (i) **for an unrelated condition** - if You have returned to Full-Time Employment or Self-Employment for at least 1 month following the previous Disability claim; or

- (ii) **for the same or a related condition** - if You have returned to Full-Time Employment or Self-Employment for at least 6 consecutive months following the previous Disability claim.

However, if two periods of Disability (each resulting from the same or a related condition) are separated by less than 3 consecutive months of Full-Time Employment or Self-Employment, We will treat them as one continuous period of Disability for the purposes of calculating the maximum Monthly Benefits payable, but no benefit will be payable for the time in between.

- (b) If We have paid the Maximum Benefit Payments for a claim, You may only make a further Disability claim (whether resulting from a related or unrelated condition) provided You have returned to Full-Time Employment or Self-Employment for at least 6 consecutive months.

Statutory maternity or paternity leave can form part or all of the one or six month periods in (a) and (b) above.

### 3. Disability Exclusions

There are no Disability exclusions.

### 4. Hospitalisation Benefits

- (i) If after the Start Date and before the End Date You become continuously Hospitalised for 5 consecutive days or more, You will be entitled to an amount equal to the Monthly Benefit. Thereafter, You will be entitled to an amount equal to the Monthly Benefit for each consecutive period of 15 days of Hospitalisation.

The Monthly Benefit will only be paid if You meet the terms and conditions of this Policy.

- (ii) To receive the Monthly Benefit You must:
  - (a) have been in Full-Time Employment or Self-Employment when Your Hospitalisation occurred;
  - (b) be under regular care and attendance;
  - (c) be prevented from working only as a result of the Hospitalisation;
  - (d) not be receiving the Monthly Benefit for Unemployment for the same period; and
  - (e) give Us any evidence We ask for in order to prove Your claim is valid and continues to be so.
- (iii) When paying Your claim We will consider the first day of Hospitalisation to be the day You are admitted to a Hospital.
- (iv) We will continue to pay the Monthly Benefit until:
  - (a) We have paid the Maximum Benefit Payments in respect of a Hospitalisation claim;
  - (b) You return to Full-Time Employment or Self-Employment;

- (c) You fail to provide evidence of Your Hospitalisation; or
  - (d) the End Date;
- whichever happens first.
- (v) Future Claims
    - (a) You may make a further Hospitalisation claim:
      - (i) **for an unrelated condition** - if You have returned to Full-Time Employment or Self-Employment for at least 1 month following the previous Hospitalisation claim; or
      - (ii) **for the same or a related condition** - if You have returned to Full-Time Employment or Self-Employment for at least 6 consecutive months following the previous Hospitalisation claim.
- However, if two periods of Hospitalisation (each resulting from the same or a related condition) are separated by less than 3 consecutive months of Full-Time Employment or Self-Employment, We will treat them as one continuous period of Hospitalisation for the purposes of calculating the maximum Monthly Benefits payable, but no benefit will be payable for the time in between.
- (b) If We have paid the Maximum Benefit Payments for a claim, You may only make a further Hospitalisation claim (whether resulting from a related or unrelated condition) provided You have returned to Full-Time Employment or Self-Employment for at least 6 consecutive months.

Statutory maternity or paternity leave can form part or all of the one or six month periods in (a) and (b) above.

## 5. Hospitalisation Exclusions

There are no Hospitalisation exclusions.

## 6. Unemployment Benefit

- (i) If after the Start Date and before the End Date You are Unemployed for 30 consecutive days or more, We will pay:
  - (a) the Monthly Benefit for the first 30 days You are Unemployed; and
  - (b) thereafter, the Monthly Benefit for each consecutive 30 day period You remain Unemployed.

The Monthly Benefit will only be paid if You meet the terms and conditions of this Policy.

- (ii) To receive the Monthly Benefit You must:
  - (a) satisfy the definition of Unemployment set out in Section 18 (and if You were Self-Employed, You must have Ceased Trading);
  - (b) not be receiving the Monthly Benefit for Disability for the same period; and
  - (c) give Us any evidence We ask for in order to prove Your claim is valid and continues to be so.
- (iii) When paying Your claim, We will consider Your first day of Unemployment to be the day You are first registered as Unemployed with the Department for Work and Pensions Job Centre Plus or equivalent government department in Northern Ireland, the Channel Islands or a

European Union member state.  
You will not be considered to be Unemployed for days for which You receive payment in lieu of notice.

- (iv) We will continue to pay the Monthly Benefit until:
  - (a) We have paid the Maximum Benefit Payments in respect of an Unemployment claim;
  - (b) You return to full time employment or self employment;
  - (c) You fail to satisfy the definition of Unemployment set out in Section 18.;
  - (d) You fail to provide Us with evidence of Your Unemployment; or
  - (e) the End Date;whichever happens first.
- (v) Carer Cover - If You are Unemployed as a result of You becoming a carer, We will consider an Unemployment claim if You can provide evidence that You:
  - (a) are required to care for a member of Your immediate family;
  - (b) are in receipt of Carer's Allowance from the Department for Work and Pensions; and
  - (c) were not aware that it was a possibility that You would have to leave paid employment to become a carer prior to the Start Date.
- (vi) Future Claims
  - (a) You may make a further Unemployment claim if You have returned to Full-Time Employment or Self-Employment for at least 6 consecutive months following the previous Unemployment claim.

However, if two periods of Unemployment are separated by less than 3 consecutive months of Full-Time Employment or Self-Employment, We will treat them as one continuous period of Unemployment for the purposes of calculating the maximum Monthly Benefits payable, but no benefit will be payable for the time in between.

- (b) If We have paid the Maximum Benefit Payments for a single claim and We have not paid the maximum aggregate number of Monthly Benefits, You may only make a further Unemployment claim if You have returned to Full-Time Employment or Self-Employment for at least six months.

Statutory maternity or paternity leave can form part or all of the six month period in (a) and (b) above.

- (vii) Temporary Work
  - (a) An Unemployment claim may be suspended on three occasions for a period of temporary work, provided:
    - (i) You notify Us before Your temporary work starts; and
    - (ii) Your temporary work lasts for at least one week and no longer than 6 months, whether as one contract or a series of contracts.
  - (b) Once Your temporary work has ended, We will continue to pay Your claim as a continuation of Your earlier claim until We have paid the Maximum Benefit Payments, subject to the terms and conditions of this Policy.

## 7. Unemployment Exclusions

There are no Unemployment exclusions.

## 8. Claims

- (i) You should request a claim form by telephoning 0870 720 0742 or contacting Us at:  
Claims Department, Cardiff Pinnacle\*  
Pinnacle House, A1 Barnet Way,  
Borehamwood, Hertfordshire WD6 2XX  
www.support.cardiffpinnacle.com  
The fully completed claim form should be returned to Us together with any supporting evidence within 90 days of the date Your Disability, Hospitalisation or Unemployment began, or as soon as possible after this. All the relevant sections should be completed to avoid a delay in receiving benefits.
- (ii) Continuing Claim Forms – Disability and Unemployment claims – We will ask You to fill in a continuing claim form at Your expense for each month You are claiming. You must send this to Us within 90 days of the date We last paid Your Monthly Benefit, or as soon as possible after this.
- (iii) You must give Us any proof We reasonably ask for, at Your own expense, otherwise We will not pay any benefit. We may also ask You (or Your personal representative) for additional information during a claim. This proof could be amongst other things:
  - (a) Disability claims - a certificate from Your employer confirming You are not presently working for them. We may require medical evidence in addition to Your Doctor's initial report, and/or ask You to undergo a medical examination with a Doctor

or Consultant appointed by Us.

We will pay the costs of this additional medical evidence. We will not pay You any benefit if You fail to undergo a medical examination and You do not have a reasonable explanation for not attending.

- (b) Unemployment claims – confirmation of Your Unemployment from the Department for Work and Pensions Job Centre Plus (or equivalent government department in Northern Ireland, the Channel Islands or a European Union member state) or a letter from Your last employer confirming You worked for them. If You are Self-Employed, We will contact Your accountant, bank and/or tax office for proof that You have Ceased Trading.
- (iv) If You are ineligible for a Jobseeker's agreement, You must be able to provide ongoing alternative evidence acceptable to Us that You are Unemployed and actively seeking re-employment. This could include copies of job applications, invitations to interviews, application responses and registration with employment agencies.
- (v) If You are seeking work in the European Union You must make arrangements with the Department for Work and Pensions to register as Unemployed in the country You are going to. You must obtain a form E303/3 from the Overseas Benefits Office before leaving the United Kingdom. We will continue to pay Your Unemployment claim for a period of up to 3 months.

- (vi) If You or Your partner are receiving any State benefit, You should advise the appropriate authority if You are also claiming under this Policy. In some circumstances, the amount of Monthly Benefit You receive under this Policy may affect Your entitlement to State benefit. Your local benefits agency will be able to provide You with further information.
- (vii) Insurers share information with each other to prevent fraudulent claims via a register of claims. A list of participants is available on request. In the event of a claim, any information You have supplied relevant to this insurance and on the claim form, together with other information relating to the claim, will be provided to the register of claims.

## 9. Switching Claims

You can switch between a Disability claim and an Unemployment claim (or vice versa) without interruption (i.e. no additional wait period will be applied), subject to Maximum Benefit Payments. All other terms of this Policy will still apply and both claims must be valid.

## 10. Premiums

- (i) You must pay the Monthly Premium when due.
- (ii) Each Monthly Premium covers You for one month. At the start of Your insurance cover We may collect more than one Monthly Premium to make sure You are covered for the correct period.
- (iii) You must continue to pay Your Monthly Premium while You are claiming benefit. If Your last Monthly Premium has not been paid when

due and You want to make a claim, We will not consider the claim until this Monthly Premium has been paid.

- (iv) We will give You not less than 30 days written notice of any change to Your Monthly Premium rate. However, if there is a change to the insurance premium tax percentage rate Your Monthly Premium will be changed automatically without notice.

## 11. When Cover Ends

All cover under this Policy and all benefits shall automatically end on the earliest to occur of the following:

- (i) the Motor Insurance Policy renewal date following Your 65th birthday or when You Permanently Retire;
- (ii) the date Your Motor Insurance Policy is cancelled or expires;
- (iii) the date of Your death;
- (iv) the date You fail to pay the Monthly Premium when due; or
- (v) the date You or We cancel Your insurance as set out under the terms of this Policy.

## 12. Your Right To Cancel

- (i) Within the "Cooling Off" Period - If You decide You do not want the cover and wish to cancel Your Policy, You can do so by writing to Us and returning Your Policy within 30 days (the "cooling off period") of the Start Date or the date You receive the Policy documents, whichever is later. You will receive a full refund of any Monthly Premium paid provided no claim has been made under the terms of this Policy.

- (ii) Outside the “Cooling Off” Period - If You have not made a claim against this Policy and cancel outside the initial 30 day “cooling off period”, no refund of Monthly Premium will be payable.
- (iii) If You have claimed - If You have made a claim against this Policy and wish to cancel, no refund of Monthly Premium will be payable.
- (iv) Please call 0871 882 2200 to cancel Your Policy.

### **13. Variation and Termination**

- (i) We will give You not less than 30 days written notice of any change to the premium rate (unless it is due to a change in the rate of insurance premium tax).
- (ii) We may at any time vary or waive the terms and conditions of this Policy by an endorsement to it signed by Our duly authorised official. We will give You not less than 30 days written notice of such change.
- (iii) We may cancel Your insurance cover immediately if We have proof of Your fraud in relation to the cover provided under this Policy.
- (iv) We may cancel Your insurance cover under this Policy by giving You 30 days written notice.

### **14. Mis-statement of information**

If You gave false or misleading information when You applied for insurance cover and this information affected the decision to insure You, the cover will end, and We will not pay You any benefits under this Policy.

### **15. Invalid Monthly Benefit Payments**

If We make any payments as a result of Your fraud, recklessness or negligence You will no longer be entitled to any benefits under this Policy and We may demand that any payments made by Us are paid back. We may take legal action against You for the return of such monies and We may demand that You reimburse Us for any investigation and legal costs reasonably incurred.

### **16. General Conditions**

- (i) The Monthly Benefit cannot be paid to anyone else or in any way other than as described in this Policy.
- (ii) When Your cover under this Policy ends it will not have a cash or surrender value.
- (iii) The rights given under this Policy cannot be transferred to anyone else.
- (iv) A person who is not a party to the contract of insurance set out in this Policy shall have no rights under the Contracts (Rights of Third Parties) Act 1999 (the “Act”) to enforce any term of this Policy provided that this shall not affect any right or remedy of any person which exists or is available otherwise than pursuant to the Act.
- (v) We are covered by the Financial Services Compensation Scheme (FSCS). If We are unable to meet Our liabilities You may be entitled to compensation from the FSCS. Further information is available from their website: [www.fscs.org.uk](http://www.fscs.org.uk).

- (vi) This Policy shall be governed by English law. The parties to this Policy agree to irrevocably submit to the jurisdiction of the courts of England and Wales unless You live in Scotland, Northern Ireland, the Channel Islands or the Isle of Man, in which case You will be entitled to commence legal proceedings in Your local courts.
- (vii) We will use the English language in all documents and communications relating to this Policy.
- (viii) To improve the quality of Our service, We will be monitoring and recording some telephone calls.

## 17. Enquiries and Complaints

**Step 1** - While it is always Our intention to provide a first class standard of service, if You do have any concerns regarding Your insurance cover, please address them to:

Customer Relations Manager,  
Cardif Pinnacle\*, Pinnacle House,  
A1 Barnet Way, Borehamwood,  
Hertfordshire WD6 2XX.

**Step 2** - Should You remain dissatisfied with the outcome of any internal enquiries, You have the right to refer Your complaint to:

The Financial Ombudsman Service (FOS)  
South Quay Plaza, 183 Marsh Wall,  
London E14 9SR

This procedure will not prejudice Your right to take legal proceedings. However please note that there are some instances when the FOS cannot consider complaints.

A leaflet detailing Our full complaints/ appeals process is available from Us on request.

\* Cardif Pinnacle is a trading style of Pinnacle Insurance plc.

Pinnacle Insurance plc is authorised and regulated by the Financial Services Authority.

## 18. Definitions

**“Ceased Trading”** means where You have involuntarily Ceased Trading as a result of Your business having insufficient assets to meet its debts and liabilities and:

- (i) final closing accounts for Your business have been prepared and submitted to HM Revenue & Customs; or
- (ii) Your business has been placed in the hands of an insolvency practitioner; or
- (iii) Your business is a partnership which has been or is being dissolved and final closing accounts have been prepared or are being prepared and submitted to HM Revenue & Customs;

**“Consultant”** means a medical specialist registered under the Medical Act 1983 (as amended) who is a member of a Royal College (for example, the Royal College of Surgeons) and is recognised by that Royal College to be a Consultant;

**“Disabled/Disability”** means being unable to work at Your normal occupation (or at any job which You are reasonably able to do, given Your experience, education or training) because of an accident or sickness. If You are Self-Employed, You cannot be receiving any form of payment or be helping, managing or carrying on any part of the running of the business while You are Disabled;

**“Doctor”** means a fully qualified medical practitioner registered with the General Medical Council and working in the United Kingdom, the Channel Islands or the Isle of Man. The Doctor who confirms Your

Disability when You are making a claim, cannot be You, Your spouse, civil partner, a relative or someone who lives with You;

**“End Date”** means the date Your cover ends as set out in Section 11;

**“Full-Time Employment”** means working for at least 16 hours a week under a contract of employment that You must be receiving a salary or wages and paying Class 1 National Insurance contributions;

**“Hospital”** means a lawfully operated establishment which has accommodation for residential patients with organised facilities for diagnosis and surgery which provides 24 hours a day nursing services by registered nurses and shall not be, other than incidentally, an institution for the care of mental or nervous illness or convalescence, and “Hospitalisation” shall be construed accordingly;

**“Maximum Benefit Payments”** means:

- (i) 10 Monthly Benefit payments in respect of a Bonus Accelerator Motor Insurance Policy;
- (ii) 12 Monthly Benefit payments in respect of a standard car Motor Insurance Policy;

**“Monthly Benefit”** means an amount equal to the Monthly Premium payable to the Motor Insurer, subject to a maximum of £250;

**“Monthly Premium”** means the monthly sum payable by You each month for insurance cover under this Policy;

**“Motor Insurance Policy”** means the insurance contract between You and the Motor Insurer in relation to which We have agreed to provide insurance cover under this Policy;

**“Motor Insurer”** means a motor insurance company within the Admiral Group of companies;

**“Normal Pregnancy”** means symptoms which normally accompany pregnancy which are of a minor and/or temporary nature (such as morning sickness and dizzy spells) and which do not represent a significant medical hazard to mother or baby;

**“Permanently Retire”** means You have no intention of returning to Full-Time Employment or self employment or of obtaining any further work;

**“Policy”** means the terms and conditions set out in this document;

**“Self-Employed/Self-Employment”** means You are working for at least 16 hours a week and paying Class II National Insurance contributions and are:

- (i) helping with, managing or carrying on a business in the United Kingdom, the Channel Islands or the Isle of Man and liable to pay tax under Schedule D case I, II, IV and V of the Income and Corporations taxes Act 1988;
- (ii) a partner or in a partnership;

**“Start Date”** means the inception date of Your Motor Insurance Policy or the date Your application for this insurance is accepted if requested after the inception date of the Motor Insurance Policy;

**“Unemployed/ Unemployment”** means:

- (i) being entirely without gainful employment (which includes the assisting, managing and/or the carrying on of any part of the day to day running of a business);
- (ii) being available for, and actively seeking work and registered with:

- (a) the Department for Work and Pensions; or
  - (b) the Department for Social Development in Northern Ireland;
  - (c) the States Insurance Authorities in the Channel Islands or an EU member state;
- (iii) You must have signed a Jobseeker's agreement within the United Kingdom, or equivalent agreement in Northern Ireland, the Channel Islands or a European Union member state. Failure to comply with any condition of this Policy may result in the suspension or the stopping of benefit;
- (iv) if You are Self-Employed, You must have Ceased Trading;

**"We, Our, Us"** means Pinnacle Insurance plc;

**"You, Your"** means a person named as a policyholder or named driver on a current Certificate of Motor Insurance who is paying the Motor Insurance Policy premium(s) and who has applied for, and been accepted for insurance cover under this Policy;

The singular shall include the plural and vice versa. Within this Policy, headings are only included to help You and do not form part of the insurance contract.

This document is evidence of the terms and conditions of the Policy 02310 distributed by. EUI Limited Registered Office: Capital Tower, Greyfriars Road, Cardiff CF10 3AZ. Registered Number: 02686904, and underwritten by Pinnacle Insurance plc, Registered Office: Pinnacle House, A1 Barnet Way, Borehamwood, Hertfordshire WD6 2XX. Registered Number:1007798.

# Notes

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*This booklet is made from recycled paper.*