

Payment Protection Policy Document

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Policy Summary

This is a summary of the policy and does not contain the full terms and conditions of the cover which can be found in the policy booklet. It is important that you read the policy booklet carefully.

Who are the insurers?

The insurer of this policy trades as Norwich Union and is Norwich Union Insurance Limited.

What is The Green Insurance Company Payment Protection?

This policy will pay your monthly 'The Green Insurance Company' motor insurance repayments if you are unable to work because of accident, sickness or unemployment or if you leave work to become a carer.

To be eligible to apply for this policy you must:

- be 18 or over and under 64,
- be in paid work at of least 16 hours per week and have been so for the last 6 months,
- live in the United Kingdom,
- be named as the policyholder/s on 'The Green Insurance Company' insurance policy and the monthly premium is collected from the policyholder/s bank account.

If you are self employed or work on a fixed term contract you should read the policy to make sure it is suitable for your needs – you should pay particular attention to the 'Employment Circumstances', 'Unemployment Cover' and 'Things to Keep in Mind When Claiming' sections. If you are in temporary work you are not eligible for this insurance.

What happens if my circumstances change?

Your eligibility for cover under this policy may change if your circumstances change, for example if you retire from work, voluntarily reduce your hours to less than 16 per week or leave the UK to live abroad. If this happens or is likely to happen you should discuss this with 'The Green Insurance Company'.

What are the benefits and features of The Green Insurance Company Payment Protection?

If you are unable to work for more than 30 days in a row (the waiting period):

- we will pay 1/30th of the monthly benefit for each further day you are unable to work. Payments are made monthly in arrears so the first payment is made after day 60 and is backdated to the end of the waiting period, then
- the full monthly benefit, at monthly intervals, for each following month you are unable to work, then
- at the end of the period you are unable to work, we will pay 1/30th of the monthly benefit for each day you are unable to work from the day after you were last paid benefit to the last day you are unable to work, up to a maximum of 12 months in total.
- The maximum monthly benefit amount will be the monthly insurance premium payable by you to 'The Green Insurance Company', under the terms of your motor insurance policy.
- If you are self-employed you will be entitled to claim for unemployment if you have involuntarily ceased trading because you could not find enough work to meet all your reasonable business and living expenses and have declared this to HM Revenue and Customs.

Payment Protection – Policy Summary

- If you receive payment in lieu of notice, your unemployment claim will start when you have registered as unemployed after the date your notice period ends.

You will also receive details of our 'Back to Work' service which provides independent confidential advice and guidance to help you return to work.

What am I not covered for?

The policy excludes some situations. These generally involve anything you already know about or that is caused by illegal or deliberate acts on your part. You need to check the 'Accident or Sickness', 'Unemployment' and 'Carer' sections of the policy for full details of what is and is not covered. The main exclusions are shown here:

We will not cover accident or sickness claims which result from:

- A medical condition, and/or associated symptoms, whether diagnosed or not:
 - which you know about when cover starts or you have seen a doctor about in the 6 months before taking out this policy; and
 - which persists or returns during the first 6 months of your policy. This means that these conditions will be covered once you have been insured for 6 months as long as you are attending work at the start of any claim.
- Pregnancy or childbirth unless there have been medical complications.
- Back conditions – unless you supply radiological evidence of medical abnormality from a doctor or specialist.
- Mental or nervous disorders including stress and related conditions – unless your condition is diagnosed by a specialist and needs a continued course of treatment.

We will not cover unemployment claims:

- If you know about the unemployment at the start of the policy.
- If you are notified of the unemployment or where unemployment happens within the first 90 days of the policy.
- If you have resigned, retired, taken voluntary redundancy or been dismissed for misconduct.
- After the end of a fixed-term contract unless you have either been employed by the same firm for at least 2 years or are on a contract of at least 12 months which has been renewed at least once with the same employer.

Note You will need to register for a Jobseeker's Agreement to be able to make an unemployment claim. If you are ineligible for a Jobseekers Agreement you must be able to provide alternative proof acceptable to us that you are actively seeking work.

We will not cover carer claims:

- Unless you are in receipt of (or awaiting) Carer's Allowance .
- If you know that a member of your immediate family will require a carer at the start date of the policy.

How long does my 'The Green Insurance Company' Payment Protection run for?

Your cover will continue as long as you have a 'The Green Insurance Company' motor insurance policy, including any period for which you renew the policy and you continue to pay your monthly premium on time. Your cover will end when you reach age 65. The policy is designed to cover the monthly insurance premium payable by you to 'The Green Insurance Company' so you do not need to review your level of cover.

The premium is reviewable and we may change the rate or terms and conditions of the policy by giving you 30 days' written notice.

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

This insurance is optional and you have the right to cancel your policy during a period of 14 days from the day of purchase of the policy or the day on which you receive your policy, whichever is the later. If you cancel within this period you will receive a full refund of any premiums paid.

You may cancel this policy at any time after this period by giving 30 days' written notice to 'The Green Insurance Company'.

How do I make a claim?

Please call us on [0870 908 4000](tel:08709084000) between 8.00am and 6.00pm Monday to Friday and 9.00am-12.30pm on Saturday.

How do I make a complaint?

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you.

If you have a complaint about a claim you have made, please write to:

Norwich Union, Department 29, The Warren,
Worthing, West Sussex, BN14 9QD.

If you have a complaint about the handling of your insurance, please write to:

The Green Insurance Company
1 Masterton Way
Tannochside Park
Uddingston, G71 5PGL
or telephone [0845 272 7300](tel:08452727300).

We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may then be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action. Full details of our complaints procedure can be found in your policy booklet.

Would I receive compensation if Norwich Union were unable to meet its liabilities?

We are members of the Financial Services Compensation Scheme ("FSCS"). You may be entitled to compensation from the scheme if we cannot meet our obligations, depending on the type of insurance and circumstances of the claim.

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Definitions

Wherever the following words or phrases appear in this [policy](#), they will be shown in **bold** and have the following meanings

Accident or Sickness

Any accident, sickness or disease which occurs after the [start date](#) which results in [you](#) being totally unable to carry out the duties of [your normal work](#) and not doing any other [work](#), as confirmed by a [doctor](#) or [specialist](#). Normal work means [your work](#) immediately before [your accident or sickness](#), or any other [work](#) which [we](#) think [you](#) are, or may reasonably become qualified for, in view of [your](#) training, education and ability.

Carer

[You](#) look after a member of [your immediate family](#) on a full-time basis and have completed a [Carer's Allowance Claim pack](#) and are either in receipt of or awaiting [Carer's Allowance](#) from the Department for Work and Pensions.

Carer's Allowance

A taxable benefit paid by the Department for Work and Pensions to informal [carers](#).

Doctor

A medical practitioner, (other than [you](#) or a member of [your family](#)) who holds a full qualification entitling him or her to full registration with the General Medical Council.

Immediate family

[Your spouse](#), civil partner, live in partner, children and parents.

The Green Insurance Company Product

[Your Motor](#) or Household insurance policy arranged with The Green Insurance Company which is paid monthly.

Medical complication

A symptom of pregnancy which has developed into an identified condition diagnosed by a recognised obstetric [specialist](#). It does not include delivery by caesarean section or other surgically assisted means or any normal symptom of a temporary or minor nature, which presents no significant medical hazard to mother or baby.

Monthly benefit

The amount due for the monthly insurance premiums payable by [you](#) to The Green Insurance Company under the terms of [your Green Insurance Company product](#) but excluding any arrears.

Policy

This document, which sets out the benefits, terms, conditions and exclusions of [your Green Insurance Company Payment Protection Policy](#).

Pre-existing medical condition

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 [start date](#), or
- which [you](#) had seen or arranged to see a [doctor](#) about, during the 6 months immediately before the [start date](#).

Self-employed

You are self-employed if:

- you are carrying on a business in the UK either alone or as a partner in a partnership; or
- you can control the affairs of a company you work for because either you or a relative or a member of your household individually or jointly hold the majority of the voting rights in that company; or
- you can otherwise ensure that the company you work for conducts its affairs according to your wishes.

Specialist

A doctor who is or has been a consultant at an NHS hospital.

Start date

The date that your Green Insurance Company product begins. If you apply for this Payment Protection insurance at any other time, your insurance starts on the date we accept your application for insurance.

Temporary work

Work that is casual, occasional or for a specific task. Also work that is seasonal or irregular, or for a period of training or apprenticeship.

UK

England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

Unemployment/Unemployed

Having no paid work or temporary work and having a Jobseeker's Agreement with the Department for Work and Pensions in the UK. If you are ineligible for a Jobseeker's Agreement you must be able to provide alternative proof acceptable to us that you are actively seeking work.

Waiting period

The first 30 days of any claim. Benefit will not be paid during this period.

We/Us/Our

Norwich Union Insurance Limited.

Work

Any paid work of at least 16 hours a week. This includes self-employed work and statutory maternity and parental leave but not temporary work.

You/Your/Yours

The policyholder/s named on the The Green Insurance Company product who is/are eligible, has applied and been accepted by us for insurance and who has paid or agreed to pay the premiums. The monthly premium must be collected from the policyholder/s bank account.

Please note that:

- If the bank account from which the The Green Insurance Company product is paid is not in the name of the policyholder/s then there is no cover under this policy.
- If the bank account is in the name of only one of the policyholders, then cover under this policy will apply only to that one policyholder.
- If the bank account is in the joint names of the policyholder/s, then cover under this policy will apply to each policyholder, but only one claim under this policy can be accepted at any one time.

Introduction

This [policy](#) provides [you](#) with everything [you](#) need to know about your payment protection [policy](#). It contains the full details of [your policy](#) including an explanation of what is not covered (the exclusions).

It is important that [you](#) read it carefully along with [your Green Insurance Company product](#) and keep them in a safe place. This policy is designed to protect the monthly repayments due under [your Green Insurance Company product](#) if [you](#) become unemployed or [you](#) cannot work because of accident or sickness.

This [policy](#) uses words and phrases that have specific meanings, [you](#) will find these explained in the 'Definitions' section. Defined words are shown in '**bold**' wherever they appear.

Make sure that [you](#):

- are eligible for the insurance cover
- know what this insurance does and does not cover
- understand how changes to [your work](#) affect [your](#) eligibility and the terms and conditions of making a claim

If [you](#) have any questions about [your](#) eligibility for this insurance or changes to [your](#) circumstances [you](#) should call The Green Insurance Company on **0845 272 7603**.

To register a claim (or check the progress of a claim) please call [us](#) on **0870 908 4000** between 8am-6pm Monday to Friday and 9am-12.30pm Saturday. If [you](#) are registering a claim [you](#) should read the 'Making a Claim' section before calling to make sure [you](#) have all the information [we](#) will need.

Telephone calls may be recorded and monitored.

Changing Your Mind - Your Cancellation Rights

This insurance is optional and [you](#) have a statutory right to cancel [your policy](#) during a period of 14 days from the day of purchase of the [policy](#) or the day on which [you](#) receive [your policy](#), whichever is the later.

If [you](#) wish to do so, [you](#) will be entitled to a full refund of the premium paid. If [you](#) have made a claim and then cancel within the period above, [we](#) may seek to recover any monies paid to [you](#) in settlement of the claim.

To exercise [your](#) right to cancel, please contact The Green Insurance Company on **0845 272 7603** or write to:

The Green Insurance Company
1 Masterton Way,
Tannochside Business Park
Uddingston G71 5PU.

If [you](#) do not exercise [your](#) right to cancel [your policy](#) in the statutory cooling off period, it will continue in force and [you](#) will be required to pay the premium.

For [your](#) cancellation rights after the statutory cooling off period, please refer to the 'When Does Your Policy End' section of this [policy](#).

Customers With Disabilities

This [policy](#) is also available in large print, audio and Braille. If [you](#) need any of these formats, please contact The Green Insurance Company on **0845 272 7603**.

Eligibility, Important Notes and Material Facts

Eligibility

You are eligible for this insurance if at the start date you:

- are aged 18 years or over but under 64,
- work at least 16 hours per week and have done so for at least the last six months,
- live in the UK, and
- are the person/s named as the policyholders on your Green Insurance Company product

For the purposes of this insurance, work means any paid work of at least 16 hours per week. This includes self-employed work and statutory maternity and parental leave but it does not include temporary work.

If you are self-employed or you work on fixed-term contracts you are eligible for this insurance but you should read the policy carefully to make sure it is suitable for your needs – you should pay particular attention to the 'Employment Circumstances', 'Unemployment Cover' and 'Things To Keep In Mind When Claiming' sections.

Important Notes:

1. This policy does not cover a medical condition or related symptoms you knew about at the start date, whether the condition had been diagnosed or not. This is known as a pre-existing medical condition. If you have seen a doctor in the last 6 months your ability to claim may be affected. This is explained in the 'Accident or Sickness Cover' section.
2. If you are off work due to accident or sickness at the start date;
 - You may still be eligible for the insurance. However, you should be aware that you will not be able to claim for accident or sickness cover during the first 6 months following the start date if the condition returns.
 - If you do not return to work within 30 days of the start date, your accident or sickness cover will not start until you have returned to work for 30 consecutive days. In this case, any pre-existing medical condition will not be covered if it returns within 6 months of the date your accident or sickness cover started.
3. This policy will not pay for any unemployment you were aware of at the start date. You will not be covered for any unemployment which we reasonably believe you knew was likely to happen, whether you had official notice or not, when you took out this insurance.
4. This policy will not pay for any unemployment that you were advised of or which happens during the first 90 days of the start date, whether you were aware of it or not at the start date. This exclusion only applies when you first take out your policy and will not apply if you renew your policy without there being a break in cover.

If you have any questions you should call The Green Insurance Company on 0845 272 7603

Material Facts

You must tell us about all material facts. A material fact is one that is likely to influence us in the acceptance and assessment of an application, for example, living outside the UK or in work for less than 16 hours per week. It is your responsibility to give complete and accurate information to The Green Insurance Company when you take out your insurance policy and throughout the life of your policy.

Please note that if you don't tell us about any material information, this could invalidate your insurance cover and could mean that part or all of a claim may not be paid. We recommend you keep a record (including copies of letters) of all information provided to The Green Insurance Company and us for your future reference.

Changes During The Lifetime of Your Policy That May Affect Your Insurance Cover

It is your responsibility to check that this policy continues to meet your requirements should the circumstances of your work change during the lifetime of your policy, as this could affect your entitlement to benefits.

Your eligibility for cover under this policy may change if your personal circumstances change. If this happens or is likely to happen you should discuss with The Green Insurance Company. This would include for example:

- You retire from work and do not intend to actively seek further work
- Changing your employment for example, your work becomes temporary
- You voluntarily reduce your hours of work to less than 16 hours per week
- You reaching 65 years of age
- You leave the UK to live abroad

If you decide the policy is no longer suitable and you wish to cancel it, please see the 'When Does Your Policy End' section for more details.

Employment Circumstances

Your employment circumstances will affect your eligibility for cover and entitlement to make a claim. If your employment changes or is likely to change, or you have any questions, you should contact The Green Insurance Company Insurance.

Fixed-term contracts

If you work on a fixed-term contract and your contract is not renewed, you will only be entitled to claim for unemployment cover, if you meet one of the following criteria:

- you have worked continuously for the same employer for at least 24 months; or
- your contract is for at least 12 months and has been renewed at least once with the same employer; or
- you were originally employed on a permanent basis but were transferred to a fixed-term contract by the same employer without a break in employment.

Self-Employed

We will consider you to be self-employed if you meet one of the following criteria:

- you are carrying on a business in the UK either alone or as a partner in a partnership; or
- you can control the affairs of a company you work for because either you or a relative or a member of your household individually or jointly hold the majority of the voting rights in that company; or
- you can otherwise ensure that the company you work for conducts its affairs according to your wishes.

If you are self-employed you will need to provide the following to be entitled to claim for unemployment benefit:

- satisfactory proof that you have involuntarily ceased trading because you could not find enough work to meet all your reasonable business and living expenses and have declared this to HM Revenue & Customs; and
- proof that you are registered as unemployed with the Department for Work and Pensions.

Retiring before the age of 65

If you retire before the age of 65 and do not intend to actively seek further work, you will no longer be eligible for cover.

Your Benefits at a Glance

This is only a summary of the cover available. Full details of [your](#) cover will be shown in later sections of [your policy](#).

The [Green Insurance Company](#) product must remain in force

Department for Work and Pensions and are able to actively continue seeking [work](#).

- If you become [unemployed](#) during a period of [accident or sickness](#) benefit, which does not qualify for a valid [unemployment](#) claim, you will only continue to receive [monthly benefit](#) payments while you remain certified unfit to [work](#) due to [accident or sickness](#). Once you are certified able to seek [work](#), the claim will change to one of [unemployment](#), subject to the maximum benefit period.

Cover	Waiting Period	Maximum Claim Duration	Maximum Claim Duration
Accident or Sickness	30 days	12 monthly benefit payments	Your Green Insurance Company product monthly premium
Unemployment (1) (including Carer (2))	30 days	12 monthly benefit payments	Your Green Insurance Company product monthly premium

Note:

For [unemployment](#) (which includes [carer](#)) cover you cannot make a claim:

- (1) Under the 'Unemployment Cover' section during the first 90 days following the [start date](#).
- (2) Under the 'Carer Cover' section during the first 90 days following the [start date](#), unless the condition giving rise to the claim was unforeseen.

Important – the type of cover the policy provides

For [unemployment](#) cover and [accident or sickness](#) cover, you must be aware of the following points:

- If you suffer an [accident or sickness](#) during a period of [unemployment](#) benefit, which does not qualify for a valid [accident or sickness](#) claim, your [monthly benefit](#) payments will be suspended until you re-register as [unemployed](#) with the

Accident or Sickness Cover

What is covered

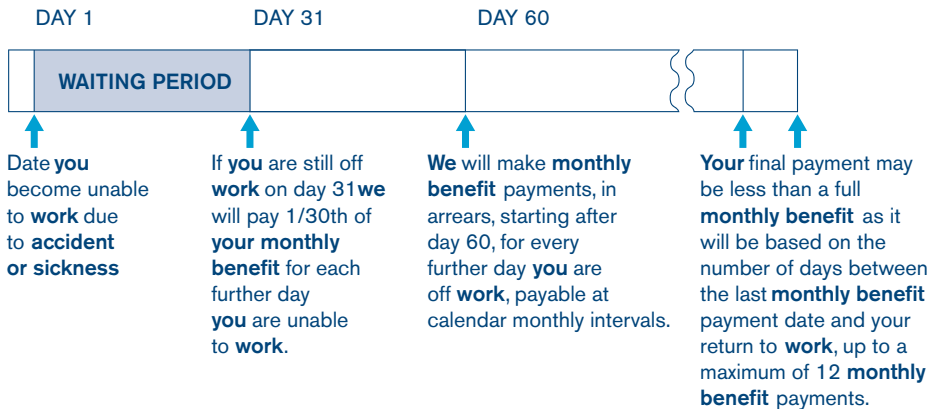
If an **accident or sickness** prevents **you** working for more than 30 days in a row, **we** will pay:

- 1/30th of your **monthly benefit** for each further day **you** are unable to **work**.
- Payments are made monthly in arrears, so **your** first payment is made after 60 days and is backdated, then
- at the end of your **accident or sickness**, **we** will pay 1/30th of the **monthly benefit** for each day of your **accident or sickness** from the day after **you** were last paid benefit to the last day of your **accident or sickness**, up to a maximum of 12 full **monthly benefit** payments in total.

The Green Insurance Company product must remain in force.

- If **you** return to **work** after claiming for **accident or sickness** and then are unable to **work** within 6 months because of the same **accident or sickness**, **you** do not have to wait before benefits can be paid. **We** will combine these two periods into one claim when calculating **your** benefit period, subject to a maximum benefit of 12 months per claim.
- Once **we** have paid the maximum number of 12 payments, **you** need to return to **work** for at least 6 consecutive months before **you** can make another claim. If a subsequent claim is for the original condition, **you** will also need to have been free of all symptoms and not receiving medical treatment for **your** original condition, for at least 6 consecutive months before **you** can make another **accident or sickness** claim for the same condition.

Example of how a claim is calculated



What is not covered (in addition to General Exclusions)

We will not pay any **accident or sickness** claims due to or arising from:

- Any **pre-existing medical condition** which persists or returns during the first 6 months of **accident or sickness** cover. This exclusion will not apply once **you** have been continuously insured under the **accident or sickness** cover for 6 months, so long as **you** are attending work at the start of **your** claim.

This means **we** will not pay for 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 **start date**, or
- which **you** had seen or arranged to see a **doctor** about, during the 6 months immediately before the **start date**. This exclusion will only apply when **you** first take out **your policy** and not apply if **you** renew **your policy** without a break in cover.
- An **accident or sickness** that happens or continues while **you** are outside the **UK** for 30 or more days in a row.
- Back conditions, unless **you** supply radiological evidence of medical abnormality from a **doctor** or **specialist**.
- Mental or nervous disorders, including stress and related conditions, unless **your** condition is diagnosed by a **specialist** and needs a continued course of treatment.

- Pregnancy or childbirth – unless there has been a medical complication.
- Cosmetic surgery or other treatment which is not medically necessary.
- **Your** detention in prison under the direction of a court of law. This will not apply if **you** are later acquitted.
- **Your** own wilful actions, drug or alcohol abuse. (This does not include any drugs prescribed by **your doctor**, except if they are to treat drug addiction.)

Note:

If **you** have retired, are not actively seeking **work** and are not registered as **unemployed**, **you** will not be able to claim for **accident or sickness**.

Unemployment Cover

What is covered

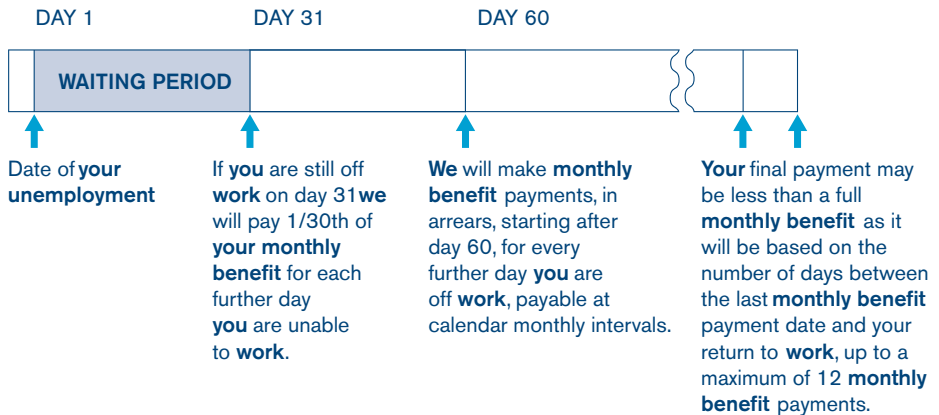
If you are unemployed for more than 30 days in a row, we will pay:

- 1/30th of your monthly benefit for each further day you are unable to work.
- Payments are made monthly in arrears, so your first payment is made after 60 days and is backdated, then
- at the end of your unemployment, we will pay 1/30th of the monthly benefit for each day of your unemployment from the day after you were last paid benefit to the last day of your unemployment, up to a maximum of 12 full monthly benefit payments in total.

The Green Insurance Company product must remain in force.

- If, after claiming for unemployment, you are made unemployed again within 3 months of returning to work, you will not have to wait before benefits can be paid. We will combine these 2 periods of unemployment into one claim when calculating your benefit period, subject to a maximum benefit of 12 months per claim.
- Once we have paid the maximum number of 12 payments, you need to return to work for at least 6 consecutive months before you can make another claim.

Example of how a claim is calculated



Temporary Work

If you do any temporary work:

- during a claim, your monthly benefit will be suspended during the period of temporary work and will be resumed when the temporary work finishes
- during the waiting period, the waiting period will be suspended until the end of the temporary work.

Self-Employed

If you are self-employed and you have involuntarily ceased trading because you could not find enough work to meet all your reasonable business and living expenses, and have declared this to HM Revenue & Customs, you will be entitled to claim for unemployment benefit.

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

In either case you will need to have a Jobseeker's Agreement for the whole time you are claiming. If you are ineligible for a Jobseeker's Agreement, you must be able to provide ongoing alternative evidence that is acceptable to us that you are unemployed and actively seeking work. This could include copies of job applications, responses and registration with job agencies.

Payment in lieu of notice

If you have been paid or are entitled to be paid in lieu of notice, any claim for unemployment, including the waiting period, will not start until the end of your notice period.

What is not covered (in addition to General Exclusions)

We will not pay for any unemployment:

- If we reasonably believe you knew it was likely to happen, whether you had official notice or not, when you took out the policy.
- If you are notified of it or which happens within the first 90 days of the start date. This exclusion will only apply when you first take out your policy and will not apply if you renew your policy without a break in cover.
- If you have resigned or taken voluntary redundancy.
- If you retire and do not intend to actively seek further work.
- Due to your misconduct.
- After temporary work (unless you have taken temporary work during a claim).
- Which is normal, regular or seasonal in your work.
- After the end of a fixed-term contract which is not renewed, unless:
 - you have worked continuously for the same employer for at least the last 24 months; or
 - your contract is for at least 12 months and has been renewed at least once with the same employer; or
 - you were originally employed on a permanent basis but were transferred to a fixed-term contract by the same employer without a break in employment.
- As a result of you being detained in prison under the direction of a court of law. This will not apply if you are later acquitted
- Due to your own wilful actions, drug or alcohol abuse. (This does not include any drugs prescribed by your doctor, except if they are to treat drug addiction.)

Carer Cover

What is covered

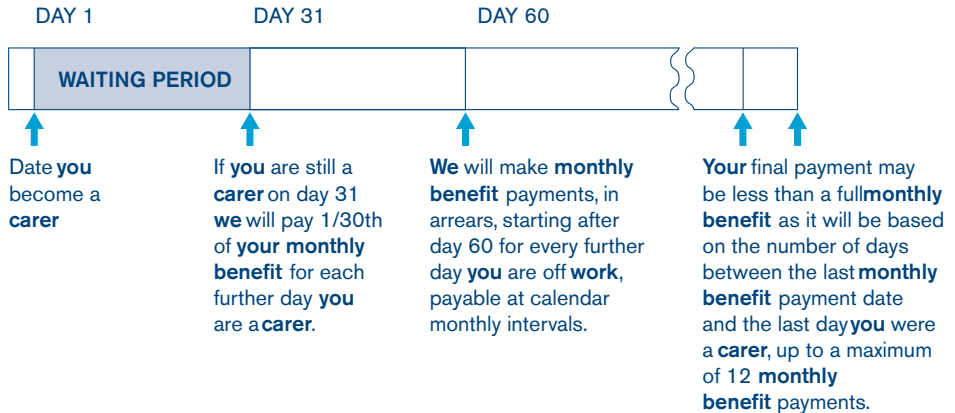
If you voluntarily leave your work to become a carer for more than 30 days in a row, we will pay:

- 1/30th of your monthly benefit for each further day you are unable to work.
- Payments are made monthly in arrears, so your first payment is made after 60 days and is backdated, then
- at the end of your unemployment, we will pay 1/30th of the monthly benefit for each day of your unemployment from the day after you were last paid benefit to the last day of your unemployment, up to a maximum of 12 full monthly benefit payments in total.

The Green Insurance Company product must remain in force.

- If you claim for a second period of being a carer within 3 months of returning to work, you will not have to wait before benefits can be paid. We will combine these 2 periods into one claim when calculating your benefit period, subject to a maximum benefit of 12 months per claim.
- Once you have received the maximum number of 12 payments, you need to return to work for at least 6 consecutive months before you can make another claim.

Example of how a claim is calculated



What is not covered (in addition to General Exclusions)

Any claim for **carer** cover:

- If at the **start date** we reasonably believe you were aware of the need, or likely need at any time in the future, for a member of your **immediate family** to require a carer.
- If within the first 90 days of your **start date** you apply for **Carer's Allowance**, or are notified of receipt of **Carer's Allowance**, we will not consider a **carer** claim unless the condition of the member of your **immediate family** requiring a carer was due to or caused by an unforeseen event happening after the **start date**. This exclusion will only apply when you first take out your **policy** and not apply if you **renew your policy** without a break in cover.
- Where the person you are caring for is not a member of your **immediate family**.

General Exclusions Applying to All Covers

We will not pay any claim due to or arising from:

- any dishonest or exaggerated behaviour by you or anyone acting for you. If this happens, you will have to return any benefits already paid and you will forfeit all future rights under this **policy**.
- war, invasion, act of foreign enemy, hostilities or warlike operation or operations (whether war is declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power and/or any action taken in controlling, preventing, suppressing or in any way relating to any of these causes or events.

Your Claim

Making a claim

It is important that you register your claim as soon as possible with us.

Step 1 – Please have the following information ready when you call

- your Green Insurance Company Motor or Home Insurance Policy number
- your postcode
- your bank account details

Step 2 – Call 0870 908 4000 between 8am-6pm Monday to Friday and 9am-12.30pm Saturday

We will be there to give you advice, answer questions, help you through the claim and register it for you.

Step 3 – We will then send you a claim pack

When we first respond to your claim we will send you our claims pack. This will include:

- claim forms
- a guide to help you make your claim and explain when payments will be made

Step 4 – The forms should be completed as soon as possible and returned to us with the relevant information

- For **accident or sickness** claims, you will need to get a doctor and your employer to fill in the relevant section of the form.
- For **unemployment** claims, you will need to arrange for a Department for Work and Pensions official and your previous employer to fill in the relevant sections of the form.

- For carer claims, you will need to arrange for your previous employer to fill in the relevant section of the form. You will also need to provide evidence that you are either in receipt of or awaiting a Carer's Allowance.

Our claims office address is Norwich Union, Department 29, The Warren, Worthing, West Sussex BN14 9QD.

Things to keep in mind when claiming

- You must supply and pay for all reasonable information or evidence we ask for to support your initial claim and throughout your claim. If we ask for proof, you need to be able and willing to supply it.
- If we do not receive all the information we need (for example declarations and medical questionnaires) or if these documents are not acceptable to us, we may delay or suspend your claim payments.
- We may contact your past employers or other insurers for information about you.
- For unemployment claims you need to have a Jobseeker's Agreement for the whole time you are claiming. 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 work. This could include copies of job applications, responses and registration with job agencies.
- When making an accident or sickness claim, you must agree to any medical examination which we arrange and pay for.
- If you are a carer making a claim, we need satisfactory proof that you are required to look after a member of your immediate family, that you have completed a Carer's Allowance Claim pack and are either in receipt of or awaiting Carer's Allowance.

- We are concerned that you should not pay for the dishonesty of others. We make random checks, so do not be alarmed if one of our claims advisers calls. We also exchange information with other insurers to prevent fraud.

Back to work

When you claim you will receive details of our Back to Work Service which is free, confidential and independent.

Accident or sickness

Our specialist rehabilitation company will write to you, where appropriate, to provide you with free access to a specialist website, which includes exercise guidance, a clinically run helpline and a self help booklet with useful tips to assist you as you recover.

Unemployment

Our specialist employment counselling company, who are telephone advice service, will write to you. Whether you require permanent employed work, are self-employed or a contractor, you will receive confidential advice on redundancy, seeking work, career changes and state benefits. You will be provided with access to a specialist website, helpline and a guide that will give you help to get back to work more quickly.

Paying claims

We will make claim payments to The Green Insurance Company on your behalf. When we have made these payments, we will not make any further payments for the same claim.

Switching between claims

If you need to, you can switch from an unemployment to an accident or sickness or a carer claim or a combination of all three – there is no additional waiting period. However, we will not pay more than 12 monthly benefit payments for any claim period. This applies to any one continuous period of accident or sickness, unemployment or a period for which you are a carer or a combination of all three.

You cannot claim for accident or sickness, unemployment, or a carer claim at the same time.

When will monthly claim payments end?

We will continue paying your claim until the first of the following happens:

- Your unemployment ends, you recover from your accident or sickness or you are no longer a carer.
- We have paid 12 full monthly benefits for any one continuous period of unemployment, accident or sickness or a period for which you are a carer, or a combination of all three.
- Your Green Insurance Company product is cancelled or not renewed.
- You reach age 65.

Paying premiums during a claim

When you are making a claim under this policy you should continue to pay the monthly premium to ensure that cover can continue once your claim has ended. Should you cancel your policy during a claim then we will continue to pay monthly benefit provided the claim happened before the cancellation date, and your premiums were up to date. However, you will not be covered for any claim that happens on or after the cancellation date.

Change of Premium and Cover

We may change the premium rates and terms of cover at any time by sending you at least 30 days' written notice to your last known address.

When Does Your Policy End?

The cover provided by this policy and all benefit payments will end, if any of the following happens:

- The date when any premium under this policy is 30 days or more overdue
- Your Green Insurance Company product is cancelled or not renewed.
- You reach 65 years of age
- You make a false claim (you will have to return any claim payments we have made)
- You die

The cover provided by this policy will end if:

- You have not paid your premiums when they are due
- You cancel this insurance at any time following the expiry of your statutory cooling off period by giving The Green Insurance Company 30 days' written notice
- We cancel this insurance by giving you 90 days' written notice

However, we will continue to pay monthly benefit that is due to be paid for any claim that happened before the end date.

Promise of Service - Complaints Procedure

Our goal is to give excellent service to all our customers but we recognise that things do go wrong occasionally. We take all complaints we receive seriously and aim to resolve all our customers' problems promptly. To ensure that we provide the kind of service you expect, we welcome your feedback. We will record and analyse your comments to make sure we continually improve the service we offer.

What will happen if you complain?

- We will acknowledge your complaint within 2 working days of receipt.
- We aim to resolve complaints, following assessment and investigation, as quickly as possible.

Most of our customers' concerns can be resolved quickly, but occasionally more detailed enquiries are needed. If this is likely, we will contact you with an update and give you an expected date of response.

What to do should you be dissatisfied

If you have a complaint about the handling of your insurance, please contact The Green Insurance Company on:

0845 272 7300 or write to:

The Green Insurance Company
1 Masterton Way
Tannochside Park
Uddingston
G71 5PG

Or e-mail

complain@greeninsurancecompany.co.uk

The Green Insurance Company have their own complaints procedure, which will be sent when you make a complaint to them. You can also request a copy at any time.

If you have a complaint about a claim you have made, please write to:
Norwich Union
Department 29
The Warren
Worthing
West Sussex
BN14 9QD

If you remain unhappy with the claims decision you receive from us, you may write to the Chief Executive, Norwich Union, PO Box 6, Surrey Street, Norwich NR1 3NS.

If you are dissatisfied with our final decision (from the Chief Executive) you can refer the matter to the Financial Ombudsman Service (FOS)..

Full contact details of both our Chief Executive and the FOS will be provided when we write in response to your complaint.

1. The FOS will only consider your complaint if you have given us the opportunity to resolve it and you are a private policyholder. If, however, we do not resolve your complaint within 40 working days, the FOS will accept a direct referral.
2. Whilst we are bound by the decision of the FOS, you are not.
3. Following the complaints procedure does not affect your right to take legal action.

General Information

This insurance is underwritten by Norwich Union Insurance Limited, trading as Norwich Union.

Norwich Union Insurance Limited is authorised and regulated by the Financial Services Authority.

The Law

There is a choice of law for this insurance, but unless we agree otherwise, the law for that part of the UK where you live at the start date will apply.

Financial Services Compensation Scheme

Norwich Union's obligations are covered by the Financial Services Compensation Scheme (FSCS). If we are unable to meet our obligations, you could be entitled to compensation from this scheme, depending on the type of insurance and the circumstances at the time.

You would be covered for all of the first £2,000 of any claim and 90% of the remainder, without any upper limit.

Further information about the scheme is available from the FSCS website www.fscs.org.uk or write to Financial Services Compensation Scheme, 7th Floor Lloyds Chambers, Portsoken Street, London, E1 8BN.

Data Protection Act – information uses

For the purposes of the Data Protection Act 1998, the (joint) Data Controller(s) in relation to any personal data you supply is Norwich Union Insurance Limited and The Green Insurance Company.

Insurance administration

Information you supply may be used for the purposes of insurance administration by us, our associated companies and agents and The Green Insurance Company. It may also be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing our compliance with any regulatory rules/codes. Your information may also be used for research and statistical purposes and crime prevention. It may be transferred to any country, including countries outside the European Economic Area for any of these purposes and for systems administration. Where this happens, we will ensure that anyone to whom we pass your information agrees to treat your information with the same level of protection as if we were dealing with it.

If you give us information about another person, in doing so you confirm that they have given you permission to provide it to us and for us to be able to process their personal data (including any sensitive data) and also that you have told them who we are and what we will use their data for, as set out in this notice.

In the case of personal data, with limited exceptions, and on payment of the appropriate fee, you have the right to access and if necessary rectify information held about you.

Sensitive data

In order to assess the terms of the insurance contract or administer claims which arise, we may need to collect data which the Data Protection Act defines as sensitive (such as medical history or criminal convictions). By proceeding with this insurance, you signify your consent to such information being processed by us or our agents.

Fraud prevention and detection

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

- share information about you with other organisations and public bodies including the police
- undertake credit searches and additional fraud searches
- check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this.

We can on request supply further details of the databases we access or contribute to.

Notes

Notes

The Green Insurance Company
1 Masterton Way
Tannochside Business Park
Uddingston G71 5PU

Registered in Scotland
Company number SC314868
VAT number 380094850

Registered Office
1 Masterton Way
Tannochside Business Park
Glasgow G71 5PU

The Green Insurance Company is an insurance intermediary, authorised and regulated by the Financial Services Authority. For your protection and ours, calls may be recorded.

www.greeninsurancecompany.co.uk

