

Income Protection Insurance Insurance Product Information Document



Company: Corinium Insurance Services

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Product: Corinium Pre-X Protection

This document is a summary of the key information relating to this Income Protection Insurance with medical underwriting for pre-existing conditions. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

What is this type of insurance?

This is an Income Protection Insurance to help protect a proportion of your monthly income if you cannot work due to an accident or through sickness.



What is insured?

You will receive a payment, subject to the limits of the cover, if:

- ✓ You are unable to work due to an Accident.
- ✓ You are unable to work due to Sickness.
- ✓ You have a Pre-Existing medical condition and we agree to cover you. (You must disclose any Pre-Existing Condition(s). Cover is excluded for Pre-Existing Condition(s) unless disclosed to Us and we agree cover)



What is not insured?

No payments will be made if you are unable to work or no longer work for any of the following reasons:

- ✗ A medical condition that might prevent you from working and which you were aware of prior to taking out this insurance, unless disclosed to us and we agree to cover you.
- ✗ Any cause that you were aware of prior to taking out this insurance.
- ✗ Due to alcohol, solvent abuse or drugs (other than drugs taken under the direction of a Doctor or Consultant and not for the treatment of drug addiction);
- ✗ Your accident or sickness is from stress, anxiety, depression or any mental or nervous disorder unless You are referred to a Consultant Psychiatrist by Your Doctor and, provided that the Condition solely prevents You from Working, Your claim will be considered from the date of diagnosis by the Consultant Psychiatrist until You are released from their care;
- ✗ Your accident or sickness results directly or in any way from a Pre-Existing Condition (but this exclusion will not apply to a Pre-Existing Condition if You have disclosed the condition and We agree cover)
- ✗ Is due to pregnancy, childbirth or abortion other than a medical complication which directly occurs as a result of Your pregnancy or pregnancy related conditions;
- ✗ Any claim in any way caused by or resulting from:
 - i) SARS-CoV2 (Severe Acute Respiratory Syndrome Coronavirus 2);
 - ii) COVID 19 (a new strain of SARS-CoV2);
 - iii) and mutation or variation of either SARS-Cov2 or COVID 19;
 - iv) period of isolation either voluntary or enforced as a result of i,ii or iii.



Are there any restrictions on cover?

- ! The amount paid each month is dependent upon the level of cover you selected and stated on your policy schedule.
- ! The maximum monthly payment is £2,000 or 65% of your normal income, which is the lower.

- ! The maximum number of monthly payments is 12.
- ! The accident or sickness that prevents you from working must be certified by a doctor in the UK.
- ! Payments will not commence until any waiting and/or excess period has expired.
- ! An accident or sickness condition relating to stress, anxiety or depression needs to be verified by a consultant psychiatrist.
- ! An accident or sickness relating to back or spinal related conditions need to be verified by a consultant and accompanied by radiological evidence such as an MRI or X-Ray.
- ! This policy does not cover you for unemployment.



Where am I covered?

- ✓ You are covered whilst you work and reside in the United Kingdom.



What are my obligations?

- You should take reasonable care to give us complete and accurate answers to any questions we reasonably ask whether you are taking out or making changes to your policy.
- You should also tell us about any changes to the policy that may require us to change the terms.
- You should tell us about any incident that may result in a claim as soon as possible so we can tell you what to do next and help resolve any claim.
- If you need to make a claim, you must give us all the information we need.



When and how do I pay?

- You can pay your premium in monthly instalments.



When does the cover start and end?

- The start date and end dates of your cover are the dates you selected on your application and will be shown on your insurance policy schedule.



How do I cancel the contract?

- If you take out cover and then change your mind, you can write to us within the first 30 days of cover and we will cancel your policy and refund your premium. Thereafter you may cancel your cover at any time by providing us with written cancellation notice but no premium refund will be made.