

Income Protection Insurance

Insurance Product Information Document



Insurance Company: Maiden General

This Income Protection insurance policy is underwritten by Maiden General Försäkrings AB registered in Sweden (number 516404-1003). The registered office is at Klarabergsviadukten 70, Box 70396, 107 24, Stockholm, Sweden. The Company is authorised and regulated by Finansinspektionen, the Swedish financial services regulator, and are authorised in the UK via the European Union Freedom of Services regime.

Product: Income Protection including Accidental Death

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre-contract and contractual information about the product can be found in the policy wording provided.

What is this type of Insurance?

This insurance is designed to pay monthly benefits in the event of an accident or sickness leaving you unable to work or to cover you in the event you are seriously injured or die as a result of an accident for an agreed benefit period.



What is insured?

For Accident & Sickness:

- ✓ Where you are unable to work for more than the deferred period due to a condition related to an accident or sickness we will pay benefit payments based on the option you have chosen up to a maximum of £2,500 per month.
- ✓ Covers you whether you are employed or self-employed.
- ✓ You can choose the level of your monthly benefit provided it does not exceed 60% of your gross monthly income (if employed), or 60% of your taxable monthly income (if self-employed).

You can choose a 3, 6 or 12 month benefit period which will allow you a maximum of 3, 6 or 12 monthly benefit payments for any accident or sickness.

For Accidental Death Cover:

- ✓ If you die as a result of an accident, we will pay you 12 x your chosen monthly benefit.

Please check your policy schedule to see what deferred period, monthly benefit amount and benefit period you have selected.



What is not insured?

We will not cover Accident or Sickness claims:

- ✗ For sickness due to any sickness diagnosed within 90 days after the policy commencement date.
- ✗ For accidents or sickness resulting from:
 - Any pre-existing medical conditions (including diagnosed COVID 19 cases) unless you have been symptom free and not received treatment or advice for that condition for at least 24 months preceding a claim or in respect of suspected COVID 19 symptoms you did not receive hospital treatment as an inpatient or outpatient;
 - any chronic condition;
 - normal pregnancy/childbirth related conditions;
 - elective surgical procedures;
 - specified back conditions;
 - stress, anxiety, depression or any emotional disorder;
 - deliberate actions by you, such as criminal acts or misadventure;
 - war, riot, or civil commotion;
 - ionising radiations or radioactive contamination from nuclear waste produced by the combustion of nuclear fuel; the radioactive, toxic, explosive or other hazardous properties of any nuclear device or component;
 - earthquake;
 - the taking of alcohol or drugs;
- ✗ In addition, we will not pay benefit for Accidental Death arising from:
 - natural causes or sickness;
 - deliberate actions such as suicide, criminal acts or misadventure;
 - the taking of alcohol or drugs;



Are there any restrictions on cover?

- ! Cover is available to customers aged between 18 and 65.
- ! Policyholders must be resident in the UK, Channel Islands or the Isle of Man at the start date of the policy.
- ! You must be employed and working for a minimum of 16 hours per week or self-employed (i.e. not medically certified as unfit for work).
- ! For claims relating to sickness there is an initial exclusion period of 90 days from the policy start date before you are eligible to make a claim.
- ! If you are self-employed a condition will only be acceptable as an accident or sickness if it stops you from assisting, managing, supervising and/or carrying on any part of the running of your business whatsoever.
- ! We will not pay more than the maximum number of monthly benefits payments shown in your policy schedule.
- ! We will not pay benefits for any accident that is directly or indirectly caused by or whilst undertaking any of the following: travel to any territories whose Security Status, as advised by the Foreign and Commonwealth Office (FCO), is 'Avoid Non-Essential Travel' or 'Do Not Travel', as shown in the FCO's web site, www.fco.gov.uk on your date of departure from the United Kingdom.
- ! Any accidental death occurring 12 or more months after the accident.



Where am I covered?

Anywhere in the world provided that, at the date of the accident, you have not been outside the United Kingdom, Channel Islands or the Isle of Man for more than 12 weeks in total in the preceding 52 week period.



What are my obligations?

- At the start of the contract the information you provide must be true and complete to the best of your knowledge and belief and you must tell us if anything changes later.
- You must provide complete and accurate answers to any questions asked.
- You must pay the premium on time.
- If you need to make a claim you must inform us as soon as possible and follow the claims procedure and provide, at your own expense, all the information requested.
- You must not act in a fraudulent way or make a claim for any loss or damage that you caused deliberately or was caused with your knowledge.
- You must, at our cost, help us to take legal action against anyone or help us defend any legal action if we ask you to.
- You must be able to provide a 2 year medical history from your doctor upon claim.



When and how do I pay?

You will pay a premium up front in full or each month for this policy. You will need to contact Rhino Trade Insurance for full details.



When does the cover start and end?

The dates of cover are specified in your policy schedule. The policy will remain in force as long as you continue to pay your monthly premium, but it will end when you attain 67 or when you retire (whichever is sooner), if you die or if cancelled by us.

If your policy is cancelled all cover under the policy will end. Cover will also end if you default on Direct Debit payments and/or the Direct Debit is cancelled.



How do I cancel the contract?

If you decide to cancel your policy, you must notify Rhino Trade Insurance by phone or email.

Your right to cancel in the cooling off period

If this is within the first 30 days from the day of purchase or the day on which you receive your policy documentation, whichever is the later ('cooling off period'), you will be entitled to a full refund of the premium as long as you have not made a claim and do not intend to make a claim on the policy.

Your right to cancel after the cooling off period

After the first 30 days no refund of premium will be payable, as this is a monthly policy so you will have paid for the cover you have received.

Making a claim

If you need to make a claim, please obtain a claim form no later than 30 days after the event by contacting us in one of the following ways;

- Calling us on **01455 852100**
- Emailing us at claims@rhinoprotectinsurance.com
- Writing to us at:
Claims Department
Rhino Protect Limited
Windsor House
Troon Way Business Centre
Humberstone Lane
Thurmaston
Leicestershire
LE4 9HA

On all correspondence please tell us you have a Rhino Trade Income Protection policy and provide the reference number shown in the policy wording along with the unique policy number from your policy schedule. This will help us to validate your policy details and deal with your claim as quickly as possible.

Complaints

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the Complaints Procedure below:

Complaints regarding the **SALE OF THE POLICY**

Please contact your agent who arranged the Insurance on your behalf.

Complaints regarding **CLAIMS**

The Nominated Complaints Handler
Rhino Protect Limited
Windsor House
Troon Way Business Centre
Humberstone Lane
Thurmaston
Leicestershire
LE4 9HA

Tel: 01455 852050

Email: feedback@rhinoprotectinsurance.com

On all correspondence please tell us you are insured by Rhino Trade Insurance and provide the reference number shown in the policy wording along with the unique policy number from your policy schedule. This will help us to validate your policy details and deal with your query as quickly as possible.

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of up to £6.5million and which either; have up to 50 employees, or a balance sheet threshold of £5million. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service
Exchange Tower, London E14 9SR
Tel: 0300 123 9 123
Email: complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to your statutory rights as a consumer.

What happens if we can't meet our liabilities?

Maiden Life contributes to and is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if Maiden General is unable to meet its obligations. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.