

# Income Protection Insurance

Qdos

## Insurance Product Information Document

**Company:** Qdos Contractor

**Insurer:** HCC International Insurance Company plc

Qdos Contractor is a trading name of Qdos Broker & Underwriting Services Limited, authorised and regulated by the Financial Conduct Authority. This insurance is underwritten by HCC International Insurance Company plc which is registered in the United Kingdom. HCC International Insurance Company plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Reference number: 202655.

The following summary does not contain the full terms and conditions of the contract which can be found in your policy documentation. Please note that if a word or term is capitalised, it has a specific meaning. For the definition, please review the 'Understanding your policy' section of the full policy wording.

### What is this type of insurance?

This is an accident and sickness policy.

### Statement of Demands & Needs

This product meets the demands and needs of customers who wish to receive payment of fixed monthly benefits in the event that they suffer illness, injury or disease and are unable to continue working as a result, or a lump sum payment in the event of accidental death.



#### What's insured?

- ✓ Disability; up to 12 monthly benefit payments in the event the Insured Person is unable to carry out their Occupation, or similar work, due to an accident, sickness or Bodily Injury.
- ✓ Accidental Death; a lump sum £25,000 paid to the estate of the Insured Person in the event of their Accidental Death.



#### What's not insured?

- ✗ Any Pre-Existing Condition, including conditions that the Insured Person has seen or arranged to see a doctor within the first 30 days
- ✗ Normal Pregnancy
- ✗ Claims where the Insured Person has not worked in the 6 months prior to becoming Disabled
- ✗ Elective surgical procedure
- ✗ Suicide
- ✗ Claims arising out of the Insured Person's participation in a criminal act, or use of alcohol or drugs
- ✗ Participation in Hazardous Pursuits
- ✗ Work underground, underwater or involving the use of explosives
- ✗ Whilst in transit by air or sea to work or visit an Offshore Installation
- ✗ COVID-19
- ✗ War



## Are there any restrictions on cover?

- ! Endorsements may apply to your policy. These will be shown in your policy schedule.
- ! The Insured Person needs to be under the care of a Doctor or Consultant for the duration of a claim.
- ! Claims for psychiatric illness or mental disorders require the condition to be certified by an appropriate specialist, the Insured Person also needs to be under their care for the duration of the claim.
- ! Backache or related conditions require evidence of an underlying non-chronic medical condition, such as a report from a specialist consultant, MRI, CT scan or other diagnostic procedure.
- ! Cover is only provided for visiting or working on Offshore Installations if the appropriate premium has been paid, and work on Offshore Installations is shown as 'Covered' on the policy schedule.
- ! Cover is only provided for the 6 months after childbirth if the Insured Person has returned to work between giving birth and becoming Disabled.



## Where am I covered?

- ✓ United Kingdom
- ✓ European Economic Area, United States of America, Canada, Australia and New Zealand, unless the UK Foreign and Commonwealth advises against travel or all but essential travel to these locations.



## What are my obligations?

- At the beginning of the period of insurance or when making changes to your policy, you must give complete and accurate answers to any questions you are asked relating to the insurance.
- You must take reasonable precautions to prevent loss or damage and to comply with all obligations and regulations imposed by any authority.
- You are required to notify Qdos of all material facts and alterations to the risk which come light during the period of cover.
- You must advise Qdos or the Insurer as soon as reasonably practicable of any incident that may give rise to a claim, and must:
  - o Visit a Doctor as soon as reasonably possible and comply with all their recommendations. If the claim is related to back pain, or psychiatric condition the insured person must obtain the relevant referrals for their Doctor.
  - o Ensure all medical or other information is made available to Qdos or the Insurer.
  - o Attend an independent medical examination if required by Qdos or the Insurer.
- If a benefit is paid the Insured Person must allow the Insurer to enforce their rights against any other parties which they may be entitled to.



## When and how do I pay?

- Payment can be made online or over the phone with a Qdos representative.
- Payment can be in full or monthly.
- If opting to pay in full, payment is due on or before the policy start date by credit/debit card or bank transfer.
- If opting to pay monthly:
  - o An initial payment is due on or before the start date by credit/debit card or bank transfer. This will represent 1/12th of the policy premium.
  - o The remaining instalments are due by direct debit. Payment can be collected on 7th, 14th, or 21st of the month. A direct debit instruction must be set up within the first month of policy cover, otherwise the policy will be cancelled.
  - o When paying by direct debit, a £23.00 Direct Debit fee will be charged annually alongside the initial instalment.



### When does the cover start and end?

- This is an annual policy; the start date can be selected during your application.
- The start date can be today, or any date within the 30 days following your application. The policy cannot be backdated.
- The period of insurance will be specified in your policy schedule.



### How do I cancel the contract?

- You can cancel this insurance at any time by contacting Qdos.
  - o If you cancel within the first 14 days, you will be entitled to a full refund.
  - o If you cancel after the above, you will be entitled to a pro-rata refund after the deduction of a £20.00 cancellation fee.
  - o No refund will be provided if you cancel the policy after the insurer has paid a claim.