

Peace of Mind Plan - Summary of Cover

This policy summary does not contain the full terms and conditions of the policy. These can be found in the policy document.

Payment Protection Insurance is underwritten by Allianz Insurance plc and the Prudential Assurance Company Limited. All covers other than the Life Cover are underwritten by Allianz Insurance plc and the Life Cover is underwritten by The Prudential Assurance Company Limited.

What is covered by the plan?

The plan is available to customers aged 18 and over, who have bought goods on credit and provides cover for:

- **Payment Protection:**
 - a payment of €7,000 if you die as a result of an accident
 - payment of the outstanding balance up to a maximum of €7,000 following your death or the diagnosis of a specified critical illness
 - payment of a monthly benefit if you cannot work because of an accident, sickness or unemployment
 - payment of an amount equal to twice your outstanding balance following your hospitalisation if you are not eligible for disability or unemployment benefits
 - pet sitting fees in the event of a valid hospitalisation claim up to €350 per incident
- **Purchase Protection:**
 - your purchases are covered against theft or damage for five years from the date you buy them

How does the plan work?

- the insurance lasts for periods of 28 days at a time, and automatically renews at the end of each period until one of the criteria set out in "Ending your cover" (in the policy document) is met, or you give us notice to cancel the policy
- other than for Purchase Protection cover and Accidental Death cover the plan does not operate if your outstanding balance is paid in full
- the cover can continue until you reach the age of 80 (with the exception of unemployment which ends when you reach 65 years of age and accident or sickness which ends when you reach 70 years of age)
- you have a right to cancel the policy within 84 days of the start date and have any premiums you have paid refunded (no refund will be made if the Insurers have paid a claim which leads to the termination of the insurance during this 84 day period)
- you should review this cover periodically to ensure it remains adequate for your needs

What are the benefits provided by and significant exclusions and limitations of the plan?

Payment Protection Insurance

Features and Benefits	Significant Exclusions or Limitations (cross references to the relevant sections of the policy document are included)
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<p>Accidental Death cover - if you die as the result of bodily injury we will pay €7,000 on top of any other death benefit</p>	<p>Cover will not be provided for:</p> <ol style="list-style-type: none"> 1. any medical condition, disease, injury or symptom which you received treatment or advice for, during the six months before the start date of the policy 2. suicide, self-inflicted injury, alcohol abuse, use of drugs, mental disorders, pregnancy or backache (unless there is x-ray/MRI evidence of an abnormality) <p>See Section 1B - What you are not covered for</p>
<p>Life cover - if you die during the policy period we will pay the outstanding balance</p>	<p>The most we will pay is the outstanding balance up to a maximum of €7,000.</p> <p>See Section 1A - What you are covered for</p> <p>Some of the things that cover will not be provided for:</p> <ol style="list-style-type: none"> 1. any medical condition, disease, injury or symptom which you received treatment or advice for, during the six months before the start date of the policy 2. suicide, self-inflicted injury, alcohol abuse, use of drugs, mental disorders, pregnancy or backache (unless there is x-ray evidence of an abnormality) 3. war, invasion, hostilities (whether war is declared or not) civil war, rebellion, revolution or taking part in a riot or civil commotion <p>See Section 1B - What you are not covered for</p>
<p>Critical illness Benefit - we will pay the outstanding balance if you are diagnosed as suffering from a specified critical illness</p>	<p>The most we will pay is €7,000 if you survive beyond the survival period</p> <p>See Section 1A - What you are covered for</p> <p>Cover will not be provided for:</p> <ol style="list-style-type: none"> 1 any medical condition, disease, injury or symptom which you received treatment or advice for, during the six months before the start date of the policy 2. suicide, self-inflicted injury, alcohol abuse, use of drugs, mental disorders, cosmetic or beauty treatment, pregnancy or backache (unless there is x-ray evidence of an abnormality) 3. Critical illness if you have suffered from the critical illness during the six months prior to the start date, or if it is due to alcohol, drug or solvent abuse. You must survive beyond the survival period of 28 days <p>See Section 1B - What you are not covered for</p>

<p>Accident or sickness/unemployment - if you are working and suffer an accident, sickness or you are made unemployed for 28 days in a row, we will pay your monthly payments for each month you are unable to work due to accident, sickness or unemployment until your outstanding balance is paid off</p>	<p>The most we will pay is €700 a month See "Definitions" - "Benefit"</p> <p>To be eligible for cover, you must work for at least 16 hours a week, and for unemployment cover, have been employed for at least six months immediately before the start of the policy. If you know you will become unemployed before you take out the policy, you will not be eligible for unemployment cover. See "Eligibility" and "Definitions" - "Work"</p> <p>You will not receive benefit for unemployment if you took voluntary redundancy, if you reach age 65 or take early retirement, or if you become unemployed while you are on a temporary contract, or after the end of a fixed term contract unless certain conditions are met See Section 1B - What you are not covered for</p> <p>If you are self-employed you will not receive unemployment benefit unless certain conditions are met Also you must be registered as unemployed at the Department of Social Welfare in order to make a claim for unemployment See "Definitions" - "Unemployed"</p> <p>Cover will not be provided for:</p> <ol style="list-style-type: none"> 1 any medical condition, disease, injury or symptom which you received treatment or advice for, during the six months before the start date of the policy 2. suicide, self-inflicted injury, alcohol abuse, use of drugs, mental disorders, cosmetic or beauty treatment, pregnancy or backache (unless there is x-ray evidence of an abnormality) <p>See Section 1B - What you are not covered for</p>
<p>Hospitalisation - if you are not eligible for accident or sickness or unemployment cover and go to hospital for 14 days in a row, we will pay an amount equal to twice the outstanding balance on your account</p>	<p>The most we will pay is €7,000 See Section 1A - What you are covered for</p> <p>Cover will not be provided for:</p> <ol style="list-style-type: none"> 1. any medical condition, disease, injury or symptom which you received treatment or advice for, during the six months before the start date of the policy 2. suicide, self-inflicted injury, alcohol abuse, use of drugs, mental disorders, cosmetic or beauty treatment, pregnancy or backache (unless there is x-ray evidence of an abnormality) <p>See Section 1B - What you are not covered for</p>

<p>Pet Care - If You make a valid claim under the Hospitalisation section of this policy then we will pay up to €350, per incident in total, toward pet-sitting fees for all your pets.</p>	<ul style="list-style-type: none"> • maximum €8 daily allowance for all pets • excludes care for pets provided by resident family members
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Purchase Protection Insurance

Features and Benefits	Significant Exclusions or Limitations (cross references to the relevant sections of the policy document are included)
<p>Purchase protection cover - items you buy after the start date will be covered for costs incurred or damage caused by accidental damage, theft, fire and certain other specified causes</p> <p>You will be covered for five years from the date you bought the item, as long as you always own it and your agreement is still in force when the item is stolen or damaged</p> <p>We will repair or replace the item that has been stolen or damaged. If we cannot replace the item, we will take the original purchase price off your account.</p>	<p>The most we will pay for any one claim is €2,800. The lowest value of any one claim is €8 See Section 2C - Special Conditions</p> <p>Mobile phones are not included See Section 2A - What you are covered for</p> <p>It does not cover costs incurred or damage caused by wear and tear, a gradual cause, cleaning, restoring, maintenance, or repair See Section 2B - What you are not covered for</p>

How do I make a claim under the policy?

Payment Protection - you can notify a claim by calling **01 830 0800** and asking the operator for a Peace of Mind Plan Claim Form

Purchase Protection - you can notify a claim by calling **01 830 0800** and asking the operator for a Product Protection Plan Claim Form
between 9am and 8pm Monday to Friday (excluding Bank Holidays)

Would I receive compensation if the Insurers were unable to meet their liabilities?

You may be entitled to compensation from the Financial Services Compensation Scheme if the Insurers cannot meet their liabilities

How do I make a complaint?

If you have a complaint about the way in which the policy was sold please contact Oxendale & Company Limited at the address given below, quoting your account number:

Compliance Manager, Oxendale & Company Limited, Woodford Business Park, Santry, Dublin 17

Alternatively phone 01 830 0800

If you have a complaint about anything other than the sale of this policy and the Life Cover (which does not include Accidental Death Cover) please contact our Customer Satisfaction Manager at:

Allianz Schemes, Allianz House, 6 Vale Avenue, Tunbridge Wells, Kent TN1 1EH. (ACS 1526)

Alternatively phone: 01483 260 758

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service.

Full details of our complaints procedure may be found in your policy documentation.

Using our complaints procedure or referral the Financial Ombudsman Service does not affect your legal rights.

If you have a complaint about the Life Cover (which does not include Accidental Death Cover) please contact:

Customer Relations Unit, Prudential, Stirling, FK9 4UE
Telephone 0845 640 2000

Copies of our complaint Handling Procedures are available from the address or telephone number shown above. We will always try to reach an agreeable solution with our customers but appreciate there may be occasions when this is not possible. If you remain dissatisfied, you can refer your complaint to the Financial Ombudsman Service.

If you decide to approach an independent complaints authority, your legal rights will not be affected if you then decide not to accept their findings.