

keyfacts[®]

KEY FEATURES OF YOUR PERSONAL ACCOUNT PROTECTION/ACCOUNT PROTECTION POLICY

ABOUT THIS DOCUMENT

This document will outline specific cover features and benefits - it does not contain the full terms and conditions of the insurance, which can be found in the policy booklet.

Insurers

Life cover (including accidental death and terminal illness) and hospitalisation insurance is underwritten by Maiden Life Försäkrings AB. Registered office Klarra Norra Kyrkogata 29, Stockholm, Sweden SE-111 22.

Accident & sickness, unemployment and product protection insurance are underwritten by Lloyd's Syndicates 4444 and 958. The Lloyd's Managing Agent for Lloyd's Syndicates 4444 and 958 is Canopus Managing Agents Limited which is entered in the Register of Lloyd's Managing Agents. Registered Office: Canopus Managing Agents Limited, Gallery 9, One Lime Street, London, EC3M 7HA. Registered in England no. 01514453.

Type of insurance and cover

This insurance is designed to help cover your 28 day account repayments in the event that you, or your partner, are unable to work due to accident, sickness or unemployment or if either of you goes into hospital. In the unfortunate event of your or your partner's death, the policy can pay up to £5,000. If you purchase Personal Account Protection it also provides cover for your purchases, which is explained later on. The cover also varies according to your age and whether or not you are working as shown below.

Who is covered?	Age	Work Status	Life and Terminal Illness	Accident & Sickness	Unemployment	Hospitalisation	Product Protection (Personal Account Protection Only)	Legal Assistance Helpline
You and/or your partner	18 to 69	Working	✓	✓	✓		✓	✓
		Not Working	✓			✓	✓	✓
	70 to 84	Does not apply	✓			✓	✓	✓

Review of cover

We recommend that you review your cover from time to time to make sure that it is still relevant to you.

Benefits

- **Life Insurance - applies to everyone**

If you, or your partner, die or are diagnosed with a terminal illness, the amount you owe to JD Williams on your home shopping account will be paid in full, up to a maximum £5,000. If your death is due to an accident, the insurers will pay an additional £5,000 to your estate. There are no exclusions for life cover. Full details can be found in section 2 of the policy booklet.

- **Hospitalisation Insurance - only applies if you are working less than 16 hours a week or you are working but are aged 70 years or older.**

If you, or your partner, have to spend 7 consecutive days or more in hospital, the insurers will pay twice the amount you owe to JD Williams, up to a maximum £5,000.

Exclusion to hospitalisation insurance:

You cannot claim hospitalisation benefit for any condition, injury, illness, disease or related conditions and/or associated symptoms, whether diagnosed or not, which in the 6 month period immediately prior to the start of insurance:

- you knew about, or should reasonably have known about, or
- you had seen, or arranged to see, a doctor about.

Will I be able to claim for medical conditions I already have?

Yes, but in order to claim you must be able to prove that you have been symptom free and have not consulted a doctor about the condition for 6 consecutive months.

Full details can be found in section 3 of the policy booklet.

- **Accident & Sickness Insurance - only applies if you ARE working more than 16 hours a week**

If you, or your partner, cannot work for more than 28 consecutive days because of an accident or sickness, the insurers will make a payment of 25% of the outstanding balance on your home shopping account to JD Williams for every 28 consecutive days that you cannot work, until you return to work or your balance is paid off in full.

Exclusion to accident & sickness insurance:

You cannot claim accident & sickness benefit for any illness, injury or related symptoms, whether diagnosed or not, which in the 6 months before the start of your insurance:

- you knew about, or should reasonably have known about, or
- you had seen, or arranged to see, a doctor about.

This exclusion will not apply once you have been free from the said illness or injury and its symptoms, and not sought medical advice or treatment for it, for 6 consecutive months. You cannot claim if you are aged 70 years or older. Full details can be found in section 4 of the policy booklet.

- **Unemployment Insurance - only applies if you are working more than 16 hours a week**

If you, or your partner, lose your job because you are made redundant or dismissed (other than for misconduct), the insurers will make a payment of 25% of the outstanding balance on your home shopping account to JD Williams for every 28 days that you are unemployed, until you return to work or your balance is paid off in full. Important - if you are self employed, three conditions need to be met for you to be able to make a claim for unemployment insurance:-

- you have stopped trading because you cannot find enough work to meet your day-to-day business and living expenses, and
- you have told HM Revenue and Customs that you have stopped trading, and
- you provide ongoing proof that you have registered as unemployed with the Department of Work and Pensions, and you have a Jobseeker's Agreement.

You cannot claim for unemployment benefit if you leave your job voluntarily, including taking voluntary redundancy. You cannot claim for unemployment benefit if you are aged 70 years or older. Full details can be found in section 5 of the policy booklet.

- **Product Protection Insurance**

If you have purchased Personal Account Protection, products that you buy using your home shopping account with JD Williams are covered anywhere in the world for five years after the date they were purchased by you. Anything you have bought on your home shopping account in the six months before you purchase this insurance is also covered.

You can claim for loss or damage caused by:-

- accidental damage;
- accidental loss;
- theft or robbery;
- storm, flood, lightning, earthquake, fire, smoke or explosion.

If your claim is accepted, the insurers will credit your account with the original purchase price. You can then use this credit to replace the item, or to buy something else. Full details can be found in section 6 of the policy booklet.

- **Legal Helpline - applies to everyone**

Your policy includes free access to a Legal Helpline. You can call 0344 245 4055 (Scotland 0344 892 1299) 24 hours a day, 365 days a year, and get straight through to a qualified lawyer. You can ask about any legal matter such as an employment problem, a domestic dispute or a motor accident. This service is provided by Parabis, and is available even when you do not have a balance on your account.

How long will my cover last?

You will be covered for 28 days from the start date and the insurers will renew the policy for each further consecutive 28 day period for which they accept a premium. However, you can claim for accidental death and use the Legal Helpline even if you have a zero balance, and your purchases are covered under product protection for five years regardless of your balance.

Your cover will be in force until:-

- you tell us you wish to cancel it, which you can do at any time;
- JD Williams cancel it, which they can do with 30 days' written notice;
- for unemployment and accident & sickness cover, your 70th birthday;
- for all other covers, your 85th birthday.
- the date you enter into a payment arrangement with JD WILLIAMS due to financial difficulties.

Please note that any claim in progress at the date of cancellation will continue to be paid.

Paying your premium

Your premium will be charged to your personal credit account every 28 days and will form part of your payments to JD Williams. If you fail to make these payments, JD Williams may cancel your insurance.

If the insurers are paying a claim for unemployment or accident & sickness, you won't need to pay your premiums after the first 28 days. Once the insurers have stopped paying your claim, premiums will be charged again if you have an outstanding balance.

The cooling-off period

If you decide that you do not want the insurance after all, simply contact JD Williams Limited within 30 days of receiving confirmation that your insurance policy is active. All cover will be cancelled without charge provided that you have not made a claim.

Cancellation

• Cancellation by you

You can cancel the cover at any time by calling us on 0345 0719 018, or email at insurancedept@jdwilliams.co.uk. Alternatively you can write to us at, Insurance Administration Department, JD Williams, 40 Lever Street, Manchester M1 1BB. No premium will be refunded if you cancel after the "cooling-off period"

• Cancellation or amendment by the insurers - your rights

The insurers may terminate cover under this insurance by giving you at least 30 days written notice at your last known address. If a substitute insurance scheme is being offered in place of this policy, 30 days written notice of termination or substitution will be given. If the insurers cancel cover under your policy no further premium will be payable by you, and you will continue to receive any benefits for any existing claim.

How do I make a claim?

If you need to make a claim, please call Ryan Direct Group (the claims administrators) straightaway on 0330 1026024. They will tell you what you need to do. Full details can be found in section 8 of the policy booklet.

Can my premiums or cover change?

The insurers will give you at least 30 days written notice if they decide, or need, to change your policy cover or the price of your insurance.

The insurers will only change your premium and/or the terms and conditions of your policy for the following reasons:

- to make the terms or conditions of your policy more favourable to you;
- to make minor changes to your policy wording that do not affect the nature of the cover and benefit provided, such as changes to make the policy easier to understand;
- to reflect changes in the law, in regulation (including any decision of a regulator body), or to any code of practice or industry guidance affecting the insurers or your policy;
- to reflect increases or reductions in the cost (or projected cost) of providing your insurance, including, but not limited to, increases or decreases caused by changes to the number, length, cost or timing of claims which the insurers, as part of their pricing policy, have assumed or projected will be made under the insurance;

- to cover the cost of any changes to the cover/benefits provided under this insurance including, but not limited to, reductions in the time that you have to wait before a claim can be paid or the removal of one or more policy exclusion(s);
- to cover the cost of changes to the systems, services or technology in support of this insurance.

Upon receiving notice of any changes or proposed changes, you may cancel cover if you are unhappy with the change or proposed change.

The premium that you pay includes Insurance Premium Tax at the current rate. If the rate changes, the insurers may change your premium automatically without giving you notice.

What would happen if the insurers got into financial trouble?

The insurers are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if the insurers are unable to meet their obligations to you under this insurance. More details are given in section 11 of the policy booklet.

How to Complain

If your complaint is about the sale of your policy please contact JD Williams, Complaints and Customer Insight Manager, JD Williams, 40 Lever Street, Manchester M1 1BB.

If your complaint is about your policy or its administration please contact JD Williams on the details above, or if your complaint relates to a claim please contact Ryan Direct Group Limited at Quay Point, Lakeside Boulevard, Doncaster DN4 5PL. Phone: 0330 1026024 Fax: 0844 412 4158 or Email: customer_relations@directgroup.co.uk

Should you wish to refer your complaint directly to the insurer then please choose the relevant contact details below, according to your specific area of complaint;

For Life, Terminal Illness and Hospitalisation complaints please contact:	For Accident & Sickness, Unemployment and Product Protection complaints please contact:
Maiden Life Försäkrings AB c/o Maiden Global Holdings Ltd. Albion House The Valley Centre Gordon Road High Wycombe Bucks HP13 6EQ Email: Customer_relations@maideniis.com Telephone: 01494 687 557	Complaints Department Lloyd's Fidentia House Walter Burke Way Chatham Maritime Kent, ME4 4RN Email: complaints@lloyds.com Telephone: 0207 7327 5693 Fax: 0207 327 5225 Details of Lloyd's complaints procedure are set out in a leaflet "Your Complaint - How We Can Help" available at http://www.lloyds.com/complaints and are also available from the above address.

If you remain dissatisfied after any of the above parties has considered your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service. The address is The Financial Ombudsman Service, Exchange Tower, Harbour Exchange, London, E14 9SR, Telephone: 0800 0234 567 (calls to this number are normally free for people ringing from a fixed line phone, but charges may apply if you call from a mobile phone).

Telephone: 0300 1239 123 (calls to this number are charged at the same rate as 01 or 02 on mobile phone tariffs).

Email: complaint.info@financial-ombudsman.org.uk

Further details will be provided at the appropriate stage of the complaints process.