



## JD WILLIAMS ACCOUNT PROTECTION PLANS

Policy Booklet  
for the following Plans:

- Personal Account Protection
- Account Protection

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#### **IMPORTANT - YOUR INSURANCE DOCUMENTS**

This policy booklet and your policy schedule are your insurance documents. Please keep them in a safe place.

## SECTION ONE

### An introduction to your JD Williams Account Protection Insurance.

Welcome to JD Williams Account Protection Insurance. This policy booklet explains all the terms and conditions of these insurance plans. Certain words and phrases have the same meaning wherever they appear in this policy and are shown in italic type. They are listed and explained in Section Twelve - Policy Definitions.

This product offers 6 different types of insurance cover and access to a legal helpline. The cover that you have will depend on which of the two protection plans you have purchased. JD WILLIAMS will remind you on each statement of which type of insurance you have chosen to protect your account. The two protection plans and the cover they provide are shown in the table below.

		Personal Account Protection	Account Protection
Cover	Life and Terminal Illness	Yes	Yes
	Accidental Death	Yes	Yes
	Hospitalisation	Yes	Yes
	Accident & Sickness	Yes	Yes
	Unemployment	Yes	Yes
	Product Protection	Yes	No
	Legal Helpline available	Yes	Yes

These insurance plans are designed to help protect your account repayments and, if you have purchased Personal Account Protection, your catalogue purchases. You will be covered for 28 days from the start date and then for each further consecutive 28 day period for which the insurers accept a premium from you. If you have a zero balance on your account, no premium will be payable but you can still use the Legal Helpline and a claim can still be made for accidental death. Your purchases are covered for Product Protection for five years regardless of your balance.

#### What the policy provides

##### If you have purchased Personal Account Protection or Account Protection

These policies provide cover depending on your age and work status at the time of a claim.

They can provide cover if you;

- die; or
- if you are diagnosed with a terminal illness; or
- if you become unable to work due to accident or sickness; or
- due to unemployment through no fault of your own, or
- you need to go into hospital (as an inpatient).

While you are insured, and regardless of the balance on your account, you will be entitled to receive free legal advice from Parabis, details of which are provided in Section Seven.

##### For Personal Account Protection only

This policy also provides cover to help protect your catalogue purchases. Your products are covered anywhere in the world for up to 60 months from the date you purchased them from JD WILLIAMS.

However, you are only covered as long as you meet all the conditions described below, and you have paid the premium.

#### Benefit limits

The maximum level of benefit payable under all cover types is £5,000.

## Who to talk to

JD WILLIAMS will be there to help you throughout the lifetime of your policy, answer any questions you might have about your policy and to send out insurance documents. Claims are dealt with by Ryan Direct Group Ltd. Details about how to contact JD Williams or Ryan Direct Group are shown in Section Ten.

## Understanding the cover

All insurance documentation and communication with you, whether written or spoken, will be in 'easy to understand' English. If you have any disability that makes communication difficult, please tell the provider of your personal credit account, JD Williams, and they will be pleased to help.

## To qualify for cover

You can take out Personal Account Protection or Account Protection as long as, on the start date of cover, you:

1. are at least 18 years old; and
2. hold an account with **JD WILLIAMS**; and
3. have agreed to pay the premium and live in the UK or at a BFPO address; and
4. are not absent from work due to illness or injury (other than minor illnesses such as a cold or flu).

The cover you get, other than for product protection, depends on your age and whether you work, as shown in the following table.

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	✓			✓	✓	✓

If you are aged between 18 and 69 and not working at the start date but you then find work, provided that you work for at least 30 days in a row, on day 31, the insurers will consider you to be working and you will qualify for the accident & sickness and unemployment cover as set out above.

### Important note:

Your cover remains in place as long as your account has a balance. If you pay off your balance, any cover for accident & sickness, unemployment or hospitalisation will stop but will start automatically when your account has a balance again.

Claims can be made for product insurance and death as a result of an accident regardless of your account balance.

The legal helpline is available regardless of your balance.

### If you move abroad

If you move abroad or work abroad after your cover starts, your insurance will end. Please contact JD WILLIAMS to ensure that you are not paying insurance premiums for coverage that you will not be able to claim for.

### The "cooling-off period"

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

### Fraudulent claims or misleading information

The insurers take a robust approach to fraud prevention in order to keep premium rates down so that you do not have to pay for other people's dishonesty. If any claim under these insurance policies is fraudulent or is intended to mislead, or if any misleading or fraudulent means are used by you or anyone acting on your behalf to obtain benefit under the insurance, your right to any benefit under the insurance will end, your policy will be cancelled and the insurers will be entitled to recover any benefit paid and costs incurred as a result of any such fraudulent or misleading claim. The insurers may also inform the police.

To prevent fraud, insurers sometimes share information. Details about your insurance application and any claim you make may be exchanged between insurers. Details about your data protection can be found in Section 11.

#### **Other insurances**

If, at the date of claim, you hold any other similar insurance covering your account payments, the insurers will deduct the amount of any contribution due under the other insurance from the benefit payable.

### **SECTION TWO**

#### **Life Insurance**

If you die before the age of 80, the insurers will credit your account with the balance on your account at the date of your death up to £5,000.

In the event of your death being as a result of bodily injury sustained in an accident, an additional benefit of £5,000 will be payable to your estate.

If you are diagnosed with a terminal illness the insurers will credit your account with the balance on your account at the date of your diagnosis. In order to qualify for this cover the insurers will require written confirmation from your doctor that your life expectancy is less than 12 months.

### **SECTION THREE**

#### **Hospitalisation Insurance**

This cover applies if you are age 18-69 and not working or are age 70-84.

##### **What is meant by “hospitalisation”**

Hospitalisation means being confined to a hospital following recommendation by a doctor as a result of physical injury or illness.

If you are hospitalised during the period of cover, your account will be credited with two times the value of your balance once you have been in hospital for 7 consecutive days or more.

Payment will be made directly to your account after receiving a copy of your hospital discharge papers or a letter from your attending physician confirming admittance for 7 consecutive days or more.

The first day of hospitalisation will be regarded as the date from which a doctor certifies you as being hospitalised.

##### **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 a period of 6 consecutive months. (See the definition of ‘pre-existing condition’ in Section Twelve.)

##### **Making further claims**

If you need to make another hospitalisation claim, there must be 6 months in a row between your last hospitalisation claim and the next one.

### **SECTION FOUR**

#### **Accident & Sickness Insurance**

This cover applies if you are age 18-69 and are working.

##### **What is meant by “Accident & Sickness”**

Accident & sickness in this policy means being unfit to work because of an accident or sickness. A doctor must issue you with official confirmation that you are totally unable to carry out the duties of your normal job. Your accident or sickness must begin after the start date of your insurance and you cannot claim when you are receiving payment for any work you do (other than sick pay from your normal job).

##### **Payment of Benefit**

If you have an accident or suffer with sickness during the period of cover, your account will be credited with either 25% of your balance or the minimum payment due on your account (whichever is the higher amount) once you have been unable to work for 28 consecutive days. You will qualify for your account to be credited with either 25% of your balance or the minimum payment due on your account (whichever is the higher amount) for each further 28 consecutive days you are unfit to work until the first of the following happens:

- the date on which you cease to be able to provide proof that you are unfit to work because of accident or sickness;
- the date on which you return to work;
- the balance you owed on your account on the date you became unfit to work because of accident or sickness has been paid in full;

- the date you retire and have no intention of working again.

Payments will be made directly to your account after each 28 consecutive days of being unfit to work because of accident or sickness.

**Important note:** where your doctor has confirmed that you are permanently disabled, the balance on your account at the claim date will be paid as a lump sum (subject to a maximum of £5,000).

**What is not covered?**

The insurers will not pay any accident or sickness claim caused directly or indirectly by;

- a pre-existing medical condition. (Please see the definition of pre-existing medical condition in Section Twelve.) This exclusion will not apply once you have been symptom-free and have not consulted a doctor or sought treatment or medical advice for the same condition for 6 months in a row; or
- war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion, terrorist activity of any kind; or
- ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.

**Does accident & sickness cover still apply if I go back to my job on temporarily reduced hours?**

Yes. The insurers want to help you on your way back to full time work. So your claim will continue and the FULL benefit will continue to be paid for up to a maximum of 3 months, provided that:

1. you have already received payment under your accident & sickness claim; and
2. your doctor continues to issue official certification confirming that you are totally unable to carry out the duties of your normal job and confirming the number of hours (or days) that have been agreed. This must be no more than 75% of your normal hours; and
3. your reduced hours (or days) do not become permanent.

**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 a period of 6 months in a row. (See definition of 'pre-existing condition' in Section Twelve.)

**If your claim changes**

If the reason why you are claiming changes from accident & sickness to unemployment, this will not be treated as a new claim but will be treated as a continuation of the original claim and the maximum claim amount will apply to the claim as a whole.

**Making further claims**

If you need to make another accident & sickness claim, you must be working for 6 months in a row between your last accident & sickness claim and the next one. If two periods of accident or sickness are separated by less than 3 months, the insurers will treat this as one continuous claim. However, the insurers will not pay for any time you were working between these periods.

**SECTION FIVE**

**Unemployment Insurance**

This cover applies if you are age 18-69 and are working.

**What is meant by “unemployment”**

Unemployment (or unemployed) in this policy means being without paid work through no fault of your own. In this policy the benefits available for unemployment also apply if you give up work to become a carer.

Benefit is not payable for any period for which you are entitled to 'payment in lieu of notice' (please note that this includes compensation under a compromise agreement as explained within the definition in Section Twelve). This applies whether or not you have registered as unemployed before the date your notice period ends.

Unemployment cover varies depending on the type of employment contract you had when you were made unemployed, that is, whether you held a permanent contract or a fixed-term contract or if you were self-employed.

1. **If you held a permanent contract**  
you are covered if you lost your job because of compulsory redundancy or dismissal, as long as it was not for misconduct.

2. **If you held a fixed-term contract**

(a) you are covered if your employer ends your contract early and does not renew it again, as long as your employer had originally intended the contract to be renewable and:

- either you had an annual contract and it had already been renewed at least once; or
- you had worked for that employer for at least two continuous years; or
- you were previously employed by them under a permanent contract; or
- you had worked for that employer on a contract of at least six months and it had been renewed at least twice.

(b) if your contract and work record with your employer were not as described in (a) above, you are covered only if your employer ends your contract early (not if they did not renew it when it reached its end date), and please note that benefit will not be paid after the normal end date of your contract.

3. **If you were self-employed**

to claim for unemployment, three specific conditions apply. You need to:

- have ceased trading because you could not find enough work to meet your day-to-day business and living expenses; and
- have declared the above to HM Revenue & Customs, and provide Ryan Direct Group with a copy of your signed Jobseeker's Agreement; and
- provide ongoing proof that you are registered as unemployed with the Department of Work and Pensions, or provide suitable alternative proof of unemployment.

If, under the conditions of this insurance you are not self-employed, all other terms, conditions and exclusions of this policy will apply. In any event you will need to have a Jobseeker's Agreement for the whole time you are claiming.

**Government supported training**

You can undertake government supported training during an unemployment claim, without the claim being affected, provided that you still have a Jobseeker's Agreement and can provide evidence that you are still actively seeking work.

**How the policy pays out for unemployment claims**

**Claim date**

The claim date means the date your claim starts. It is the date you first register with the Employment Services in the United Kingdom (or any other Office acceptable to the insurer) as unemployed. If you receive a payment instead of working a notice period your claim cannot start until that notice period is over whether you have registered with the Employment Services or not.

If your unemployment claim is because you have given up work to become a carer, the claim date is the effective date shown on your Award Notice.

**Payment of Benefit**

If you become unemployed during the period of cover, your account will be credited with either 25% of your balance or the minimum payment due on your account (whichever is the higher amount) once you have been unemployed for 28 consecutive days. You will qualify for your account to be credited with either 25% of your balance or the minimum payment due on your account (whichever is the higher amount) for each further 28 days you are unemployed until the first of the following happens:

1. you return to work;
2. the balance you owed on your account on the date you became unemployed has been paid in full;
3. your 70th birthday. However, where you have a valid claim in progress on this date, or if an event has occurred prior to this date which leads to a valid claim, the insurers will accept and/or continue to pay your claim until it would otherwise have ended under the terms and conditions of your policy;
4. you retire from work and do not plan to work again;
5. if you are a carer, the date you no longer have a valid Award Notice.

Payments will be made directly to your account after each 28 days of unemployment.

**What is not covered?**

The insurers will not pay any unemployment claim caused directly or indirectly by;

- war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion, terrorist activity of any kind; or
- ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.

#### **If your claim changes**

If the reason why you are claiming changes from unemployment to accident & sickness this will not be treated as a new claim but will be treated as a continuation of the original claim and the maximum claim amount will apply to the claim as a whole.

#### **Making further claims**

If you need to make another unemployment claim, you must be working for 6 months in a row between your last unemployment claim and the next one. If two periods of unemployment are separated by less than 3 months, the insurers will treat this as one continuous claim and no claim excess period will apply. However, the insurers will not pay for any time you were working between these periods.

#### **Temporary earnings during an unemployment claim**

If during an unemployment claim you have the opportunity of temporary employment, the insurers can simply suspend your claim and will let you know how long your claim will be suspended for. Please keep Ryan Direct Group informed.

### **SECTION SIX**

#### **Product Protection Insurance**

This cover only applies if you have bought Personal Account Protection. It is **not** applicable if you have bought Account Protection. The plan that you have purchased will be shown on your policy schedule. JD WILLIAMS will remind you on each statement where they receive premium what coverage is in place.

#### **What is meant by product protection insurance?**

Your products are covered anywhere in the world for up to 60 months from the date you purchased them from the JD WILLIAMS account to which your insurance premium is charged.

You can claim for:

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

If you have a balance on your account on the start date of cover, you will be covered for purchases made in the 6 months before the start date, provided that the claim date is after the start date.

#### **What benefit is provided by the cover?**

If your claim is agreed, your account will be credited with the original purchase price up to the maximum benefit limit of £5,000.

#### **What is not covered?**

The insurers will not pay any product protection claim caused directly or indirectly by:

- war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion, terrorist activity of any kind; or
- ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.

### **SECTION SEVEN**

#### **Legal Helpline**

Legal Helpline provides a free, confidential service that provides initial help and support and puts you in touch with the best advice suited to your legal needs. Simply call 0344 245 4055 (Scotland 0344 892 1299) and you will be connected to the legal service that you need. While you are insured and regardless of your account balance you will be entitled to use this service.

Legal Helpline is an independent service offering accessible, effective and practical initial legal advice on the telephone 24 hours per day 365 days per year. Key solutions include Wills and Probate, Family law, Employment law, Conveyancing and Property, Financial difficulties, accidents causing injury, your personal rights and Legislation.

As an account holder you have the right to call the Legal Helpline who will take your details and ask you some questions about the issues on which you require legal advice. Legal Helpline will then be able to give you initial legal advice and, if you require more detailed assistance, put you in touch with the best lawyer for your needs. Legal Helpline only provides your details to respected law departments or firms, and only after you give us your express consent to do so.

## **SECTION EIGHT**

### **How to make a claim**

If you need to make a claim, please call Ryan Direct Group on 0330 102 6024. They will tell you what you need to do next, and provide any help and advice you may need.

It is important you understand that, when claiming for product protection in respect of theft or robbery, you will need to

- report the incident to the police within 24 hours and
- obtain written confirmation including a crime reference number.

When claiming for unemployment, you will need to

- register with the Employment Services in the United Kingdom as unemployed or with the Department for Work and Pensions as a carer and
- have a Jobseeker's Agreement and be receiving any unemployment benefit or National Insurance Credits you are entitled to. If you have given up work to become a carer you need to be receiving Carer's Allowance, and
- contact Ryan Direct Group to arrange the completion of the claim form and send it back to Ryan Direct Group and
- show, throughout your claim, that you are still unemployed and looking for new work, (unless you have given up work to become a Carer, in which case you need to show that you are still in receipt of Carer's Allowance) so that benefit under this policy can continue to be paid, and
- produce a Jobseeker's Agreement/Award Notice in respect of Carer's Allowance, redundancy notice or severance letter and
- produce a P45; and
- produce, throughout the claim, confirmation from the Employment Services that you are still registered as unemployed and any other evidence required by the Ryan Direct Group to show that you are looking for new work or confirmation from the Department for Work and Pensions that you are still a carer.

When claiming for accident & sickness, you will need to:

- produce official certification from your doctor (fit to work certificate) that you are totally unable to carry out the duties of your normal job for the period you are claiming

## **SECTION NINE**

### **Cancelling or amending your policy - your rights**

#### **Period of cover**

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 if you have Personal Account Protection your purchases are covered for product protection for five years regardless of your balance.

#### **Cancellation**

##### **Automatic cancellation**

Your cover ends automatically when any of the following happens:

- for unemployment and accident & sickness cover, your 70th birthday. However, where you have a valid claim in progress on this date, or if an event has occurred prior to this date which leads to a valid claim, the insurers will accept and/or continue to pay your claim until it would otherwise have ended under the terms and conditions of your policy. Unemployment and sickness insurance will then be replaced with hospitalisation insurance;
- your 80th birthday;
- the date your account is closed, by you or by JD WILLIAMS;
- the date you enter into a payment arrangement with JD WILLIAMS due to financial difficulties.

## **Cancellation by you**

You can cancel your policy at any time and it will not affect your credit account. Cheaper or more appropriate cover may be available from other providers. For impartial information about insurance, please visit the website at:

<https://www.moneyadviceservice.org.uk/en/articles/do-you-need-payment-protection-insurance-ppi>

You can cancel the cover at any time by calling us on 0345 0719 018, or email at [insurancedept@jdwilliams.co.uk](mailto: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” because the premium is paid every 28 days. The scheme administrators may, at their discretion, deduct the outstanding premiums from any claim.

## **Cancellation or amendment by the insurers - your rights**

The insurers cannot change the terms and conditions, including the price, of Personal Account Protection / Account Protection Insurance, during the current period of cover.

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 Personal Account Protection / Account Protection 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 a valid claim if your claim date was before the date this policy was cancelled.

## **Amendments**

### **Change of circumstances**

The insurers recommend that you review your personal circumstances from time to time to make sure that this insurance is still suitable for you and that you would still be able to claim. If you want any information about how any change in your personal circumstances will affect your cover, you should contact the JD WILLIAMS, Insurance Administration Department. Contact details can be found in section 10.

### **Changing your policy**

Please contact JD WILLIAMS, Insurance Administration Department. Contact details can be found in section 10 if you need to change the cover you have. They will give you the information as to how to do this.

### **The insurers' right to change your cover or the price of your insurance**

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 give you at least 30 days written notice of the change, sent to your last known address.

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 regulatory 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.

## SECTION TEN

### Customer service and complaints

#### Customer Service

Our aim is to provide you with a high quality service at all times. Every effort will always be made to sort out any enquiry or problem that you may have. If you have any questions or concerns about your policy or the handling of a claim you should, in the first instance, contact:

for general policy administration enquiries:

JD WILLIAMS  
Insurance Administration Department,  
40 Lever Street,  
Manchester  
M1 1BB  
Phone: 0345 0719 018  
E-Mail [insurancedept@jdwilliams.co.uk](mailto:insurancedept@jdwilliams.co.uk)

for claims enquiries:

Ryan Direct Group Limited  
Quay Point  
Lakeside Boulevard  
Doncaster  
DN4 5PL  
Phone: 0330 1026024  
Fax: 0844 412 4158  
[E-mail: creditor@directgroup.co.uk](mailto:creditor@directgroup.co.uk)

#### Questions or complaints about the sale of your policy or the service from JD WILLIAMS

If you have a question or concern about, or you wish to make a complaint about, how your policy was sold to you (including the information you were given before you bought the policy) please, in the first instance, contact the Complaints and Customer Insight Manager at JD WILLIAMS; details as above.

If you remain dissatisfied and wish to make a complaint, you can refer the matter directly to the Financial Ombudsman Service. The address is given in the "Complaints" section below.

#### Complaints

This complaints procedure does not affect your legal rights. In the event that you are dissatisfied and you wish to make a complaint, you can do so at any time by referring the matter to one of the companies whose contact details are given above.

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: <a href="mailto:Customer.relations@maideniis.com">Customer.relations@maideniis.com</a> Telephone: 01494 687 557	Complaints Department Lloyd's Fidentia House Walter Burke Way Chatham Maritime Kent, ME4 4RN Email: <a href="mailto:complaints@lloyds.com">complaints@lloyds.com</a> Telephone: 0207 327 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 <a href="http://www.lloyds.com/complaints">http://www.lloyds.com/complaints</a> 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](mailto:complaint.info@financial-ombudsman.org.uk)

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

## **SECTION ELEVEN**

### **Service providers, regulatory and legal information**

#### **The Service Providers**

Life (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 is underwritten by Lloyd's Syndicates 4444 and 958. The Lloyd's Managing Agent for Lloyd's Syndicates 4444 and 958 is Canopius Managing Agents Limited which is entered in the Register of Lloyd's Managing Agents. Registered Office: Canopius Managing Agents Limited, Gallery 9, One Lime Street, London, EC3M 7HA. Registered in England no. 01514453.

The Legal Helpline is operated by Parabis Law LLP, a limited liability partnership registered in England & Wales under number OC315763. Registered office Renaissance, 12 Dingwall Road, Croydon, CR0 2NA

#### **Authorisation and Regulation**

Maiden Life Försäkrings AB is authorised by the Financial Conduct Authority under the EU Freedom of Services regulations, and is regulated by Finansinspektionen, the Swedish insurance regulator.

Canopius Managing Agents Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

JD WILLIAMS is authorised and regulated by the Financial Conduct Authority.

Ryan Direct Group Limited is authorised and regulated by the Financial Conduct Authority.

Parabis Law LLP is authorised and regulated by the Solicitors Regulation Authority, whose professional rules can be accessed at <http://www.sra.org.uk/solicitors/code-of-conduct.page>

#### **The Financial Services Compensation Scheme**

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 contract.

Further information can be obtained from The Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU. Tel: 0800 678 1100 or 020 7741 4100.

Website: [www.fscs.org.uk](http://www.fscs.org.uk)

#### **Data Protection Act**

Any information provided by you or regarding you will be processed by the insurers in compliance with the provisions of the Data Protection Act 1998 for the purpose of providing insurance and handling claims. This may require you to provide such information to third parties.

All phone calls relating to applications and claims may be monitored and recorded and the recordings used for fraud prevention and detection, or training and quality control purposes. Subject to the provisions of the Data Protection Act 1998 you are entitled to receive a copy of the information the insurers hold about you. You may be charged a fee for this.

Such requests should be made to:  
The Data Protection Officer  
Maiden Life Försäkrings AB  
c/o Maiden Global Holdings Ltd.  
Albion House  
The Valley Centre  
Gordon Road  
High Wycombe  
Bucks  
HP13 6EQ

Any information you provide will be used by the insurers and may also be shared by other group companies.

For more information on the Data Protection Act you may also write to the Office of the Information Commissioner at:

Wycliffe House  
Water Lane  
Wilmslow  
Cheshire  
SK9 5AF  
Tel No: 0303 123 1113 or 01625 54 57 45  
Email: casework@ico.org.uk

#### **Law & legal proceedings applicable to this policy**

This contract is subject to English law unless both parties agree otherwise. This contract is written in English and all communications about it will be conducted in English.

#### **Severall Liability Notice in respect of Lloyd's Syndicates 4444 and 958**

The liability of each insurer under this insurance is 100% of the liabilities attaching to the respective policy underwritten by that insurer. No insurer is jointly or otherwise responsible for any liability underwritten by another insurer.

The unemployment, accident & sickness and product protection cover is underwritten by Lloyd's syndicates 4444 and 958, and each member of each syndicate (rather than the syndicate itself) is an insurer. Each member has underwritten a proportion of the total liability for the syndicate, which is the total of the proportions underwritten by all the members of the syndicate taken together.

A member is liable only for that member's proportion and is not jointly liable for any other member's proportion. Nor is any member responsible for any liability of another insurer who underwrites other policies which are detailed in this policy document.

The business address of each syndicate member is Lloyd's, 1 Lime Street, London EC3M 7HA. The identity of each member and their respective proportion may be obtained by writing to Market Services, Lloyd's, at the above address.

#### **Certification**

This policy booklet and your policy schedule are your insurance documents. They are also evidence that you are covered under the contracts that govern this insurance (also known as a Master Policy Agreement at Lloyd's) and which the insurers have agreed with JD WILLIAMS. In return for payment of your premiums, the insurers will insure you in accordance with the terms and conditions stated in these contracts. A copy of these contracts can be provided to you upon request.

## SECTION TWELVE

### Policy definitions

The words and phrases listed below have the same meaning wherever they appear in this policy and are shown in italic type.

#### ÒAccident/accidentalÓ

A sudden and unforeseen event which happens by chance and results in bodily injury or death to an insured person.

#### ÒAccidental damageÓ

Accidental physical breakage, destruction or failure of your product(s) due to an unforeseen event which causes physical damage to the product(s) and that prevents it from operating correctly.

#### ÒAccountÓ

The personal credit account between you and JD WILLIAMS under which you must make repayments every 28 days.

#### ÒBalanceÓ

The amount outstanding on your account, including any purchases whether or not yet despatched but charged to your account at the claim date. Any 'buy-now-pay-later' purchases will not yet be charged to your account but will be included in the balance.

#### ÒBodily injuryÓ

Bodily injury resulting solely from external, violent and visible means but excluding sickness or disease or any naturally occurring condition or degenerative process.

#### ÒCarerÓ

Being a full-time carer and in receipt of Carer's Allowance from the Department for Work and Pensions.

#### ÒClaim dateÓ

The date your claim starts:

- for product protection claims it is the date of the incident for which you are claiming;
- for accident & sickness claims it is the date you are first issued with an official certification by a doctor that you are totally unable to carry out the duties of your normal job;
- for unemployment claims it is the date you first register with the Employment Services in the United Kingdom (or any other Office acceptable to the insurer) as unemployed;
- for hospitalisation it is the date you were first confined to a hospital on the recommendation of a doctor;
- for life cover it is the date of your death or the date you were informed, whether in writing or verbally, of your diagnosis of a terminal illness by a doctor.

Please note that if you receive a payment instead of completing a notice period your claim cannot start until that notice period ends, whether or not you have already registered as unemployed. If your unemployment claim is due to you giving up work to become a full-time carer, it is the effective date shown on your Award Notice.

#### ÒCompulsory redundancyÓ

Receiving written notice from your employer that the permanent contract of employment you hold is being terminated against your wishes because either:

- your employer has stopped trading (or soon will do) either totally or just in the place they employed you; or
- your employer has decided that the specific job you do for them is (or soon will be) no longer needed.

(Please remember that if you take voluntary redundancy you will not be able to claim.)

#### ÒDoctorÓ

A Registered Medical Practitioner in the United Kingdom or any other physician acceptable to the insurer.

#### ÒJD WILLIAMSÓ

JD Williams or one of its trading styles, trading address: Griffin House, 40 Lever Street, Manchester, M60 6ES.

#### ÒFixed-term contractÓ

A formal written contract of employment which is for a specific term.

**“Hospital”**

A lawfully operated establishment which has accommodation for resident patients (other than a convalescent, nursing or rest home or a similar section of a hospital) with facilities for diagnosis and which provides 24 hour a day nursing services by registered nurses.

**“Hospitalisation/hospitalised”**

Being confined to a hospital following the recommendation of a doctor to receive necessary medical or surgical treatment.

**“Loss”**

Means that the item you purchased from JD WILLIAMS has been accidentally left by you in a location and you are permanently deprived of its use.

**“Notified”**

You receive official notification (either written or verbal) from your employer that your job is being made redundant.

**“Payment in lieu of notice”**

One of the following:

- a) any payment you receive that relates to the notice period your employer should have given you under your contract of employment or letter of appointment; or
- b) any part of a compensation payment for loss of office (including any part of a payment under a compromise agreement) that is directly or indirectly related to the notice period your employer should have given you under your contract of employment or letter of appointment.

**“Period of cover”**

The 28 day period for which you are covered. You will be covered for 28 days from the start date as set out in your policy schedule and the insurers will renew the policy for each further consecutive 28 day period for which they accept a premium.

**“Permanent contract”**

A formal written open ended contract of employment with no specific termination date and which could continue until you retire.

**“Pre-existing medical condition”**

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.

**“Product”**

The item you purchased from JD WILLIAMS on your account.

**“Robbery”**

The unlawful taking of your product by a person using or threatening to use violence with the intention of permanently depriving you of possession of the product.

**“Self-employment/self-employed”**

You are a sole trader, director or partner or a shareholder of 25% or more in a company which employs you. The insurers will also consider you to be self-employed if you are employed in a company or business where your husband, wife, the person you live with as if you were married, civil partner, parent, child, brother or sister meet any of these conditions.

**“Start date”**

The date your cover starts as shown on your policy schedule.

**“Terminal Illness”**

An illness which, in the opinion of a doctor, you are likely to die from within twelve months of diagnosis.

**“Theft”**

The unlawful taking of your product by a person who intends to permanently deprive you of possession of the product.

**“Unemployment/unemployed”**

Being without paid work through no fault of your own. This includes giving up work to become a carer.

If your unemployment follows self-employment, then in addition to the above, you must also have permanently ceased to trade (as confirmed by your accountant and HM Revenue & Customs).

**“Work/working/worked”**

Receiving payment for working at least 16 hours per week under a permanent contract or a fixed-term contract or as self-employed. A period of maternity leave will still count as work. If you have more than one job, the hours you work for each job will be added together.

**“You/your”**

The person named on the account and their partner. This means their legally married spouse or registered civil partner under the Civil Partnership Act 2004, who permanently lives with the person named on the account, or a person who is permanently living with that person and has been for at least 6 months and the relationship is in the nature of a marriage even though it has not been legally formalised. You can also be referred to as an ‘insured person’.