

Disability, unemployment, accidental death and life cover Policy Summary

The information below is only a summary of your insurance and does not contain the full policy terms and conditions. **Please see the Policy Document for full details of the cover provided.**

1. Who provides your insurance policy?

The insurance for disability, unemployment and accidental death is underwritten by Financial Insurance Company Limited (registered in England number: 1515187).

The insurance for life cover is underwritten by Financial Assurance Company Limited (registered in England number: 4873014).

Both Financial Insurance Company Limited and Financial Assurance Company Limited are limited by shares and their registered offices are Vantage West, Great West Road, Brentford, Middlesex TW8 9AG.

2. The cover you receive

This policy covers you for disability, unemployment, accidental death and life providing you meet the eligibility requirements and have agreed to pay the single premium for insurance.

3. How long you are covered for

Your cover runs concurrently with your credit agreement until:

- it is cancelled;
- your credit agreement ends; or
- you die

whichever happens first.

4. Your circumstances – keeping us informed

To be eligible for cover under the policy you must be aged 18 or over, and under 70. Your cover may be affected if your personal circumstances change. To make sure this policy continues to meet your needs please contact GE Capital Bank at PO Box 700, Leeds, LS99 2BD or phone 0870 513 4698.

5. What cancellation period is there?

If you are not satisfied with your cover, please call 0870 126 2605 to cancel your cover, alternatively write to the Bank at GE Capital Bank, PO Box 700, Leeds, LS99 2BD, within 30 days of the start date or, if later, the date you receive your policy document. The bank will then cancel your cover from the start date without charge.

If you do not cancel your policy within 30 days of the start date or, if later, the date you receive your policy document, your policy will stay in force and may then only be cancelled by you by giving 30 days notice' in writing. The bank may at its discretion refund part of the single premium (provided you have not made a successful claim). Your policy does not have a surrender value.

6. What are the significant features and benefits of this policy?

Disability benefit (accident and sickness or injury)

This benefit is not available if you are aged 65 years or over, or if you are permanently retired. We will pay a monthly benefit for every 30 days in a row of disability until:

- the end date, or
- you stop being disabled; or
- the outstanding balance has been paid

whichever happens first.

If you have a deferred payment scheme, no benefit will be paid for any disability which happens during the deferred period.

Unemployment benefit

This benefit is not available if you are aged 65 years or over, or if you are permanently retired. If you have a deferred payment scheme, no benefit will be paid for any unemployment, which happens during the deferred period.

Pay as you earn (PAYE)

If you are working and become unemployed after the start date we will pay a monthly benefit for every 30 days in a row of unemployment until:

- the end date; or
- you stop being unemployed; or
- we pay 12 monthly benefits for any one claim or 36 monthly benefits for all claims; or
- the outstanding balance has been paid

whichever happens first.

Self-employed

If you are self-employed and want to make an unemployment claim, your business must:

- have stopped trading or be in the process of being wound up;
- be under the control of an insolvency practitioner; or
- be a partnership which has been or is in the process of being dissolved.

Temporary work

If you become unemployed and put forward a successful claim for unemployment benefits under this policy, and you want to start temporary work, which is for less than six months, this will not effect your entitlement to benefits under this policy. However during that period you claim will be suspended.

Carers

If you become unemployed as a result of becoming a carer, we will consider an unemployment claim if you can provide evidence that you are receiving Carers Allowance.

Fixed term contracts

If your fixed term contract ends, you will be able to make an unemployment claim if you have been in continuous work with the same employer for at least 24 months and your contract has been renewed at least twice.

Accidental death

This benefit is available if you are aged 18 or over but under 70. If you die as a result as an accident between the start date and the end date, we will pay the outstanding balance up to £30,000.

Life cover

This benefit is available if you are aged 18 or over but under 70. If you die between the start date and the end date, we will pay the outstanding balance up to £30,000.

7. What are the significant or unusual exclusions and limitations of this policy?

As with most insurance policies exclusions and limitations apply. The list provided is not full, but highlights exclusions and limitations, which may be significant or unusual.

Disability benefit

We will not pay you benefits as a result of:

- a pre-existing medical condition;
- back conditions;
- psychiatric illness including stress;
- normal pregnancy and childbirth;
- chronic conditions;
- any disability resulting from war;
- cosmetic surgery;

- self-inflicted injuries;
- drug or alcohol abuse.

We will not pay benefit if the claim happens within 30 days of the start date. **Please refer to Section 4 of the Policy Document for full details of exclusions under this cover.**

Unemployment benefit

You will be excluded from cover:

- if you are aware of any unemployment;
- if the unemployment happens within 30 days of the start of the policy;
- if you resign or if you take voluntary unemployment.

Please refer to Section 4 of the Policy Document for full details of exclusions under this cover.

Life and accidental death benefit

Your claim may not be met if your death results from suicide or self-inflicted injuries within 12 months of the start date. **Please refer to Section 4 of the Policy Document for full details of exclusions under this cover.**

8. What to do if you want to make a claim

You should contact us at Vantage West, Great West Road, Brentford, Middlesex TW8 9AF or phone us on 0870 400 4713 to ask for a claim form.

9. What to do if you want to make a complaint

We set ourselves high standards. However, if you are not satisfied with our service, please tell us. If you follow the procedure set out below, we will deal with your complaint in the most efficient way possible. Firstly, please contact:

The Company Secretary
Financial Insurance Company Limited
Vantage West
Great West Road
Brentford
Middlesex
TW8 9AG.

Or, you can phone Financial Insurance Company Limited on 0870 400 4870 to have your call directed to an appropriate person. You should give the policy number or claims reference number so that we can deal with your enquiry. If you are still not happy or if the problem has not been resolved to your satisfaction, you may refer it to:

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR
Phone: 0845 0801800.

If you complain, it will not affect your legal rights.

10. Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our responsibilities. This depends on the type of business and the circumstances of the claim. If an insurer is unable to meet its responsibilities, the FSCS will pay 100% of the first £2,000 and 90% of the rest of the claim, without any upper limit. You can get more information about compensation scheme arrangements from the FSCS at www.fscs.org.uk or by phoning 020 7892 7300.

IMPORTANT INSURANCE INFORMATION

Status Disclosure

Who regulates us?

GE Capital Bank Ltd is authorised and regulated by the Financial Services Authority (FSA). The head office is at GE Capital Bank Ltd, 6 Agar Street, London WC2N 4HR. You can check this on the FSA's register by visiting the FSA's website <http://www.fsa.gov.uk/register> or by contacting the FSA on 0845 606 1234.

Which companies do we deal with?

In relation to Payment Protection Insurance for this Loan, GE Capital Bank Ltd is contractually obliged to deal only with Financial Insurance Company Ltd & Financial Assurance Company Ltd.

Demands and Needs Statement

Your Insurance Requirements

The FSA requires us to provide you with this statement of your demands and needs. You have applied for a Loan with GE Capital Bank Ltd and you would like to take out insurance to cover your financial obligations under the credit agreement. The package of insurance benefits we offer is available to persons aged 18 to 69 and depends on your employment status and the level of cover you have purchased. These benefits are described in the policy summary. Briefly they are:

Gold Cover

Customer Status	Applicable Cover
Aged 18 to 64 and working	- Disability (sickness or injury) - Life Cover - Unemployment -Critical Illness - Accidental Death Cover
Aged 65 to 69 or permanently retired	- Life Cover - Critical Illness - Accidental Death Cover

Silver Cover

Customer Status	Applicable Cover
Aged 18 to 64 and working	- Disability (sickness or injury) - Life Cover - Unemployment - Accidental Death Cover
Aged 65 to 69 or permanently retired	- Life Cover - Accidental Death Cover

Bronze Cover

Customer Status	Applicable Cover
Aged 18 to 64 and working	- Disability (sickness or injury) - Life Cover - Accidental Death Cover
Aged 65 to 69 or permanently retired	- Life Cover - Accidental Death Cover

You should carefully consider the relevant benefits and exclusions described in the Policy Summary. If you proceed with your purchase of Payment Protection Insurance it should be on the basis that these accurately reflect your insurance requirements.

Please note that we are not providing you with any advice on insurance cover and we are not recommending any policy to you.

Complaints

We set ourselves high standards, but if you are not satisfied with the insurance service provided by GE Capital Bank Ltd, please tell us by writing to GE Money Loans, Po Box 700, Leeds, LS99 2BD / 0870 513 4698. If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

Compensation

GE Capital Bank Ltd is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. In respect of our obligations to arrange your Payment Protection Insurance, FSCS will pay 100% of the first £2,000 of any loss you suffer as a result of our failure to meet these obligations and 90% of the remainder of your claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS. It is possible to choose the law applicable to your policy and the insurers propose to choose English Law (unless you ask for another law and the insurers agree to this before you start the cover). The parties do not intend any term of the insurance contract to be enforceable pursuant to the Contracts (Rights of Third Parties) Act 1999. If you would like more information please call the helpline on 0870 513 4698 (telephone calls may be recorded). If you have special needs and would like a large text or taped version of this information please phone the Disability Helpline on 0870 400 4768 or Disability Textphone on 0870 400 4769.