

keyfacts®

POLICY SUMMARY

Life and Critical Illness, Accident and Sickness and Involuntary Unemployment cover.

This policy summary does not contain the full details of your policy; these can be found in the policy document.

WHO ARE THE INSURERS?

Sterling Life Limited provides the Life and Critical Illness Cover of your policy.

Red Sand Insurance Company (Europe) Limited provides the Accident and Sickness and Involuntary Unemployment Cover of your policy.

WHO IS THE ADMINISTRATOR?

Compass Underwriting Limited, 40 Lime Street, London, EC3M 7AW.

CAN I TAKE OUT THIS COVER?

To be eligible for this cover on the start date you (both of you for Joint Cover) must:
Be the customer whose name is shown in your agreement; and
Be living lawfully in the UK; and
Be over 18 and under 65 years of age; and
Be in work.

WHAT HAPPENS IF I TAKE OUT COVER AND THEN CHANGE MY MIND?

You may cancel this policy by writing to the Customer Services Manager, Compass Underwriting Limited, 40 Lime Street, London EC3M 7AW within 30 days of the start date or the date you receive your documents if this is later, provided no benefit has been paid. You will be refunded any premium paid.

You may then cancel at any time and we will refund part of the premium paid in accordance with your policy document.

WHAT COVER DOES THIS POLICY PROVIDE?

Life benefit or Critical Illness benefit – Sterling will pay the settlement figure to the lender if you die or are diagnosed with a critical illness during the period of cover.
Accident and Sickness – If you are unable to work due to accident and sickness for a continuous period of 30 days Red Sands will pay you 1/30 of the monthly benefit for each

additional day that you remain unable to work.
Involuntary Unemployment – If you have been unemployed for a continuous period of 30 days Red Sands will pay you 1/30 of the monthly benefit for each additional day that you remain continuously unemployed.

ARE THERE ANY LIMITATIONS ON THE BENEFITS?

The maximum amount Sterling will pay for a life or critical illness claim is £75,000.
Sterling will only pay the sum insured once under the policy.
The maximum amount of a monthly benefit is limited to £1,500.
Red Sands will not pay two monthly benefits if you (both of you for Joint Cover) are unemployed and/or unable to work due to accident/sickness at the same time.

Please see the policy document for further details.

WHAT AM I NOT COVERED FOR UNDER THIS POLICY?

Sterling will not pay benefit if your death / critical illness results directly or indirectly from:
pre-existing medical conditions; or
self inflicted injury; or
taking drugs or alcohol; or
the effects of radiation; or
an act of CBRN terrorism.
normal pregnancy (Accident and Sickness only)

Please see the policy document for further details on life & critical illness exclusions respectively.

Red Sands will not pay benefits if your accident/ sickness results directly or indirectly from:
a pre-existing condition; or
taking drugs or alcohol; or
stress, anxiety or depression, or any mental or nervous disorder subject to certain conditions; or
normal pregnancy; or
self inflicted injury; or
back conditions, subject to certain conditions; or
medical operations or treatments which are voluntary or not medically necessary; or
willful exposure to danger (except in an attempt to save human life)

Please see the policy document for further details.

Red Sands will not pay benefits for involuntary unemployment cover if:
you were notified of your unemployment within 90

days of the start of your policy or you knew about it or should reasonably have known about it at the start date; or
it is the result of your misconduct or is voluntary; or
you refuse a reasonable alternative offer of employment by your employer; or
you are employed under a contract which required you ordinarily to work outside the UK

Please see the policy document for further details.

HOW LONG DOES THE POLICY RUN FOR?

Cover under the policy will end on the earliest of the following dates:
The date of your death (or the first to die for joint cover); or
The date payment is made for critical illness cover; or
The date you reach the age of 65; or
The date shown in the schedule; or
The repayment date; or
The date on which the lender repossesses the goods that are the subject of your agreement; or
The date on which the policy is cancelled by you.

Please see the policy document for further details.

HOW DO I MAKE A CLAIM?

To make a claim please contact: The Customer Services Manager, Compass Underwriting Limited, 40 Lime Street, London, EC3M 7AW telling us you want to make a claim.

HOW DO I COMPLAIN?

If you wish to complain please contact Customer Services Manager Compass Underwriting Limited, 40 Lime Street, London EC3M 7AW; telephone 020 7398 0100 who will then pass it onto the relevant complaints handler.

If you remain dissatisfied, you may then refer your complaint to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR, telephone 0845 080 1800.

WOULD I RECEIVE ANY COMPENSATION IF STERLING WERE UNABLE TO MEET ITS LIABILITIES?

If Sterling is unable to meet their liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme.

The first £2000 of a claim or policy is protected in full. Above this threshold, 90% of the rest of the claim or policy will be met. Further information may be obtained from the FSCS at 7th Floor, Lloyd's Chambers, Portsoken Street, London, E1 8BN.

OTHER IMPORTANT INFORMATION

Sterling Life Limited is a private company limited by shares incorporated in England under registered number 911235, registered office Ambassador House, Paradise Road, Richmond-upon-Thames, Surrey TW9 1SQ.

It is authorised and regulated by the FSA, register number 202178. Sterling Life Limited is a wholly owned subsidiary of Sterling Insurance Group Limited.

Red Sands Insurance Company (Europe) Limited is licensed and regulated by the Commissioner of Insurance under the Insurance Companies Ordinance 1987 of Gibraltar and is a member of the UK's Financial Services Compensation Scheme.
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Red Sands Insurance Company (Europe) Limited, registered in Gibraltar number 87598, with a registered office at Level 3, Ocean Village Business Centre, 23 Ocean Village Promenade, Gibraltar.

Compass Underwriting Limited is authorised and regulated by the Financial Services Authority under register number 304908.

Compass Underwriting Limited is a private company limited by shares incorporated in England under registered number 3332314.

English Law applies to this policy unless you have asked for another law and we have agreed to this in writing before the start date.

A copy of both Sterling's and Red Sands' complaints procedures are available on request from the addresses above.



auto protect

PAYMENT PROTECTION INSURANCE



auto protect

AutoProtect (MBI) Limited, Cambridge House, Cambridge Road,
Harlow, Essex, CM20 2EQ

AutoProtect (MBI) Limited is authorised and regulated by the Financial Services Authority in respect of Insurance Mediation Activities only. FSA No. 312143.



In Partnership With **Hollard**

PAYMENT PROTECTION INSURANCE

Your Finance Payments, Protected

For most people buying a car is a pleasurable experience and financing the purchase is an effective way to manage the cost. However it is not possible to know if personal circumstances will change during the duration of the finance agreement. AutoProtect Payment Protection Insurance has been specifically designed to protect your financial commitment on your vehicle finance agreement in the case of any unforeseen circumstances arising. There are varying levels of cover ensuring that there is an option available to suit most requirements, they are:

LIFE AND CRITICAL ILLNESS

UNEMPLOYMENT

ACCIDENT & SICKNESS

These are the cover levels of protection but you can choose to take one of these as an individual component or build up the components to suit your needs.

All our Payment Protection options basically do the same thing: if you're unable to keep up the monthly payments on your car finance agreement because of death, accident, critical illness or unemployment, we'll pay them for you.

Our plans, which are available to UK residents aged 18 and over, offer three main types of cover in different combinations.



LIFE AND CRITICAL ILLNESS

If the worst happens and you die or become seriously ill during the cover period, we'll pay off your finance agreement up to a maximum of £75,000.

UNEMPLOYMENT

If your permanent job turns out to be anything but and you're left unemployed, we'll pay your monthly repayment up to a maximum of £1500. We'll continue to do so up to the end date of your finance agreement.

ACCIDENT AND SICKNESS

Should an accident keep you off work, we'll pay your monthly payment, up to a maximum of £1500, for you. And we'll go on paying if you are unable to work up to the end date of your finance agreement.

THE PERFECT COMBINATION

Whatever your situation, there's a Payment Protection Plan that offers the right cover combination to suit.

	LIFE AND CRITICAL ILLNESS	UNEMPLOYMENT	ACCIDENT & SICKNESS
OPTION 1	✓		
OPTION 2		✓	
OPTION 3			✓
OPTION 4	✓	✓	
OPTION 5	✓		✓
OPTION 6		✓	✓
OPTION 7	✓	✓	✓



POLICY DETAILS

LIFE AND CRITICAL ILLNESS

- Benefits apply between the ages of 18 and 65.
- Must be a UK resident.
- Maximum benefit £75,000.
- Pre existing conditions exclusion applies.
- Cover ends at age 65.

ACCIDENT AND SICKNESS

- Benefits apply between the ages of 18 and 65.
- Must be a UK resident.
- Maximum of £1500 per month.
- Cover ends age 65.
- Must be in work.
- Pre existing conditions exclusion applies.
- Maximum benefit period is up to the end date of finance.

UNEMPLOYMENT

- Excludes impending or voluntary unemployment.
- Benefits apply between the ages of 18 and 65.
- Must be a UK resident.
- Cover ends at age 65.
- Maximum benefit period is up to the end date of finance.