

This policy summary does not contain the full terms and conditions of the contract, which can be found in the policy document PI/PS/102.

**Who Is The Insurer?**

The insurer of this policy is Pinnacle Insurance plc. Cardiff Pinnacle is a trading style of Pinnacle Insurance plc. Pinnacle Insurance plc is authorised and regulated by the Financial Services Authority. The administrator for this policy is PaymentShield Limited.

**What is Short Term Income Insurance?**

Short Term Income Insurance is designed to protect your income in the event of an accident, sickness, or unemployment. The maximum monthly benefit amount can be up to 65% of your gross monthly income or £2,000, whichever is lower.

Your monthly benefit will be shown on your certificate of cover.

You can select the type of cover you require from the following:

- Accident, Sickness and Unemployment cover
- Accident and Sickness cover
- Unemployment cover

You can choose the qualification periods that best suit your needs from the options in tables 1 and 2 below.

To be eligible for this insurance you must at the start date:

- be at least 18 and under 64 years of age;
- have been employed by the same employer of self employed for at least 6 continuous consecutive months, or working on a fixed term contract for at least 24 continuous consecutive months, immediately prior to the start date.
- work and live in the United Kingdom, the Channel Islands or the Isle of Man; and
- comply with other eligibility and underwriting requirements which may apply at the time of your application and will be explained at that time. These requirements will not affect you if you are already covered under this policy.

**What are the features and benefits of Short Term Income Insurance?**

The benefits we will pay depend on the type of cover and qualification period you choose. The following tables summarise the cover available to you. This policy has a two month deferred premium payment period.

**Table 1 - Accident and Sickness (Disability) Cover - only applies if it is specified in your certificate of cover**

Features and Benefits	Significant Exclusions or Limitations	Policy Document Section
<p><b>Option 1 - 30 day qualification period - Back to day 1 cover</b>                      If you are continuously off work as a result of an accident or sickness for 30 consecutive days or more, we will pay the monthly benefit for the first 30 days that you are unfit to work. Thereafter, we will pay 1/30th of the monthly benefit for each continuous day you remain unfit for work.</p> <p><b>Option 2 - 30 day qualification period - Excess cover</b>                      If you are continuously off work as a result of an accident or sickness for 30 consecutive days or more, we will pay from the 31st day onwards, 1/30th of the monthly benefit for each continuous day you remain unfit for work.</p> <p><b>Option 3 - 60 day qualification period - Excess cover</b>                      If you are continuously off work as a result of an accident or sickness for 60 consecutive days or more, we will pay from the 61st day onwards, 1/30th of the monthly benefit for each continuous day you remain unfit for work.</p> <p><b>Option 4 - 90 day qualification period - Excess cover</b>                      If you are continuously off work as a result of an accident or sickness for 90 consecutive days or more, we will pay from the 91st day onwards, 1/30th of the monthly benefit for each continuous day you remain unfit for work.</p> <p><b>Option 5 - 180 day qualification period - Excess cover</b>                      If you are continuously off work as a result of an accident or sickness for 180 consecutive days or more, we will pay from the 181st day onwards, 1/30th of the monthly benefit for each continuous day you remain unfit for work.</p> <p>Your certificate of cover will show the qualification period you have selected.</p>	<p>If you need to make a new claim you can do so after returning to work for 1 month in respect of an unrelated condition or 3 consecutive months in respect of the same or a related condition.</p> <p>The maximum number of payments per accident or sickness claim we will pay is 12 or 24, depending on which you have chosen - this will be confirmed on your certificate of cover.</p> <p>The maximum we will pay each month is £2,000 or 65% of your gross monthly income, whichever is less.</p>	<p>Accident and Sickness (Disability) Benefits - What is covered</p> <p>Accident and Sickness (Disability) Exclusions - What is not covered</p>

**Table 2 - Unemployment Cover - only applies if it is specified in your certificate of cover**

Features and Benefits	Significant Exclusions or Limitations	Policy Document Section
<p><b>Option 1 - 30 day qualification period - Back to day 1 cover</b>                      If you are continuously unemployed for 30 consecutive days or more, we will pay the monthly benefit for the first 30 days that you are unemployed. Thereafter, we will pay 1/30th of the monthly benefit for each continuous day you remain unemployed.</p> <p><b>Option 2 - 30 day qualification period - Excess cover</b>                      If you are continuously unemployed for 30 consecutive days or more, we will pay from the 31st day onwards, 1/30th of the monthly benefit for each continuous day you remain unemployed.</p>	<p>If you need to make a new claim you can do so after returning to work for 3 consecutive months.</p> <p>The maximum number of payments per unemployment claim we will pay is 12.</p> <p>The maximum we will pay each month is £2,000 or 65% of your gross monthly income, whichever is less.</p>	<p>Unemployment Benefits - What is covered</p> <p>Unemployment Exclusions - What is not covered</p>

Table 2 - Unemployment Cover - only applies if it is specified in your certificate of cover (continued)

Features and Benefits	Significant Exclusions or Limitations	Policy Document Section
<p><b>Option 3 - 60 day qualification period - Excess cover</b> If you are continuously unemployed for 60 consecutive days or more, we will pay from the 61st day onwards, 1/30th of the monthly benefit for each continuous day you remain unemployed.</p> <p><b>Option 4 - 90 day qualification period - Excess cover</b> If you are continuously unemployed for 90 consecutive days or more, we will pay from the 91st day onwards, 1/30th of the monthly benefit for each continuous day you remain unemployed.</p> <p><b>Option 5 - 180 day qualification period - Excess cover</b> If you are continuously unemployed for 180 consecutive days or more, we will pay from the 181st day onwards, 1/30th of the monthly benefit for each continuous day you remain unemployed.</p> <p><b>Carer cover</b> We will also consider a claim for unemployment if you become a carer and receive 'Carer's Allowance' from the Department for Work and Pensions.</p> <p>Your certificate of cover will show the qualification period you have selected.</p>	<p>Unemployment that you knew about, or had reason to believe would happen, when you took out this policy is excluded.</p> <p>Voluntary unemployment or unemployment due to your misconduct, poor performance, fraud, and dishonesty is also excluded.</p> <p>If you are made unemployed or told you will be made unemployed, during the initial exclusion period. The initial exclusion period will be 60 days if at the policy start date you have a secured or unsecured loan that has been in force for 60 days or less, otherwise it will be 120 days.</p> <p>There are certain circumstances where we may waive the initial exclusion period. Your certificate of cover will confirm the exclusion period which applies to your policy. In some circumstances the initial exclusion period may only be waived for a part of the amount of monthly benefit you claim. If this applies to your policy it will be set out in your certificate of cover.</p>	

Table 3 - General Exclusions - applicable to all cover	Policy Document Section
<p>Any claim that arises as a result of a medical condition that you knew about, or ought reasonably to have known about, is excluded. This exclusion will not apply if you have been symptom free and have not consulted a doctor or received treatment for the condition, for at least 12 months after the start date.</p> <p>Any claim that arises from a self-inflicted injury, drugs or alcohol is excluded.</p> <p>Any claim that arises from backache, stress, nervous and mental conditions is excluded unless you are under the care of an appropriate medical specialist.</p>	<p>Accident and Sickness Exclusions - What is not covered</p> <p>Unemployment Exclusions - What is not covered</p>

Table 4 - Important Information - applicable to all cover	Policy Document Section
<p><b>YOUR RIGHT TO CANCEL THE POLICY</b> You can cancel your policy at any time. If you cancel the policy within the "cooling off period"; which is within 30 days of the start date of this policy or the date you receive the policy documents (whichever is the later), you will receive a full refund of any premium you have paid, provided you have not made a claim. If you have made a claim or you cancel your cover after the statutory cooling off period you may not be entitled to any refund of premiums, in order to determine your eligibility for a refund please contact Paymentsshield at the address below.</p> <p>To cancel please contact Paymentsshield Customer Services Team, Paymentsshield Limited, PO Box 229, Southport PR9 9WU. Paymentsshield Customer Helpline: 0845 6011 050 or enquiries@paymentsshield.co.uk.</p>	<p>Changing Your Mind - Your Cancellation Rights</p>
<p><b>PREMIUMS</b> Your premium will change when you move up an age band, as shown in your policy document. For full details, please refer to your policy section Premium (ii).</p> <p>The amount you pay for cover may change during the time you have this policy. This may be because of:</p> <ul style="list-style-type: none"> <li>changes you request to your cover, such as changing your monthly benefit;</li> <li>changes to our expected future costs. We will only change your premium for this reason where there is a change to the specific factors we have set out in your policy document, and that change results in our expected future costs being higher or lower than assumed when the premium was set. This may include changes to our expected future claims costs due to changes in economic conditions such as unemployment rates.</li> </ul> <p>We will review your premium at least annually, at this time your premium may go up, stay the same or go down. There is no limit to the amount of any change. You will be given at least 30 days' written notice of any alteration to the premium rates under this policy unless the change is due to legislative, tax or regulatory requirements.</p> <p>We may review your premium more frequently than annually if it becomes necessary due to significant changes in any of the specific factors referred to above. Except where your premium is changed due to legislative, tax or regulatory requirements, the minimum period between consecutive changes will be 6 months.</p> <p>Where you have a birthday that leads to you moving up an age band, the change to your premium will take effect at the policy anniversary. However, if we have changed your monthly premium in the 6 months before this date, we will defer the increase until the following anniversary of your policy start date. If your monthly premium changes for this reason we will write to you, at your last known address, and confirm your new monthly premium at least 30 days before any change takes place.</p> <p>If a review results in an increase to your premium and you do not wish to pay the increase you can contact Paymentsshield to discuss your options or cancel your policy.</p>	<p>Premiums</p>

Table 4 - Important Information - applicable to all cover (continued)	Policy Document Section
<p>Where you have a birthday that leads to you moving up an age band, the change to your premium will take effect at the policy anniversary. However, if we have changed your monthly premium in the 6 months before this date, we will defer the increase until the following anniversary of your policy start date. If your monthly premium changes for this reason we will write to you, at your last known address, and confirm your new monthly premium at least 30 days before any change takes place.</p> <p>If a review results in an increase to your premium and you do not wish to pay the increase you can contact Paymentshield to discuss your options or cancel your policy.</p>	
<p><b>TERMS AND CONDITIONS</b> We may vary or waive the terms and conditions of this policy. This may be to:</p> <ul style="list-style-type: none"> <li>• vary the cover provided under this policy because of changes to our expected future costs. We will only change your premium for this reason where there is a change to the specific factors we have set out in the "Premiums" section of your policy, and that change results in our expected future costs being higher or lower than assumed when the premium was set. This may include changes to our expected future claims costs due to changes in economic conditions such as unemployment rates;</li> <li>• improve your cover;</li> <li>• comply with any applicable laws or regulations;</li> <li>• reflect any changes to taxation; or</li> <li>• correct any typographical or formatting errors that may occur.</li> </ul> <p>You will be given at least 30 days' written notice of any alteration to the terms and conditions of cover under this policy unless the change is due to legislative, tax or regulatory requirements.</p> <p>Except where the terms and conditions of cover under this policy are changed due to legislative, tax or regulatory changes, the minimum period between consecutive changes will be 6 months.</p> <p>Such changes may have the effect of increasing or reducing the cover previously provided under this policy. If you do not wish to continue your cover you can contact Paymentshield to discuss your options or cancel.</p>	Terms and Conditions
<p><b>OUR RIGHT TO CANCEL</b> We may cancel your insurance cover immediately where there is evidence of dishonest or exaggerated behaviour or where you have misrepresented or failed to disclose something at the time of application which would have caused us to decline you for cover.</p> <p>We may cancel your insurance cover by giving not less than 90 days' written notice. We will only do this in the circumstances set out in your policy.</p>	Our Right to Cancel
<p><b>PERIOD OF INSURANCE</b> The policy renews each month until the date you reach the age of 65 years, the date you permanently retire, the date you die, the date you fail to pay the monthly premium when due or the date you, we or Paymentshield Limited cancel this insurance, whichever happens first.</p> <p>You may consider it appropriate to review the level of benefit provided by your income protection insurance on a regular basis to ensure that you are adequately covered and that this policy continues to meet your needs. If your circumstances change you must notify the Paymentshield Customer Helpline on 0845 6011 050.</p>	When Does Your Policy End
<p><b>CLAIMS</b> To make a claim please write to Claims Department, Cardiff Pinnacle, Pinnacle House, A1 Barnet Way, Borehamwood, Hertfordshire WD6 2XX or telephone 0845 201 1719 between 8.30am - 6.00pm Monday to Friday.</p> <p>For all claims proof will be required from your employer, your doctor and/or the Department for Work and Pensions Jobcentre Plus (or equivalent government department in Northern Ireland, the Channel Islands or a European Union member state). If you are self-employed, we will contact your accountant, bank and/or tax office for proof that you have ceased trading.</p> <p>The monthly benefit will be paid monthly in arrears directly to you.</p> <p>We may also provide you with a Claimant Health Guide/Job Finder Guide and access to our Claims Support website <a href="http://www.support.cardifpinnacle.com">www.support.cardifpinnacle.com</a>. You may also be offered access to a CV rewriting service, a CD ROM, employment workshops and telephone support service.</p>	Your Claim  Back to work
<p><b>COMPLAINTS</b> We hope that you will be very happy with the service you receive. However, if for any reason you are unhappy with it, we would like to hear from you.</p> <p>If you have a complaint about the sales advice received when this policy was sold please initially contact the person who arranged the cover for you.</p> <p>If you have a complaint about the administration of your insurance, in the first instance please call the Paymentshield Customer Helpline on 0845 6011 050.</p> <p>If your complaint is about a claim you have made please write to the Customer Relations Manager, Cardiff Pinnacle, Pinnacle House, A1 Barnet Way, Borehamwood, Hertfordshire WD6 2XX.</p> <p>If we cannot resolve your complaint to your satisfaction you may be entitled to complain to the Financial Ombudsman Service.</p>	Promise of Service - Complaints Procedure
<p><b>COMPENSATION</b> We are covered by the Financial Services Compensation Scheme (FSCS). If we are unable to meet our liabilities you may be entitled to compensation from the FSCS. Further information is available from their website: <a href="http://www.fscs.org.uk">www.fscs.org.uk</a></p>	Financial Services Compensation Scheme

## Health, Employment & Legal Protector (HELP) Cover

### Who is the insurer?

The insurer of this cover is DAS Legal Expenses Insurance Company Limited. The Administrator for this insurance policy is PaymentShield Limited.

### What is HELP insurance?

This cover helps you by providing legal advice and representation if you have a legal dispute in relation to employment or bodily injury claims.

### What am I covered for?

Your HELP insurance provides legal expenses cover for the cost of negotiating your legal rights in respect of:

- Employment disputes
- Bodily injury claims

It also provides free and confidential helpline services for Legal Advice, Health and Medical Information and Counselling 24 hours a day.

### What am I not covered for?

We will not cover claims which result from or relate to:

- Disciplinary hearings or internal grievance procedures.
- Any illness or bodily injury which happens gradually or is not caused by a specific or sudden accident.
- Clinical negligence.
- Claims reported more than 180 days after you should have known about the incident.
- An accident or matter arising before the start date of your policy.

In all claims it must be more likely than not that you will recover damages or make a successful defence.

We will not cover any costs or expenses incurred before our written acceptance of a claim.

Costs are limited to £50,000 and this includes opponents costs. If you have a claim under this policy for something which is also covered by another insurance policy, we will only pay our rateable proportion of the costs incurred to the total amount of insurance covering the claim.

Unless we agree to start court proceedings or there is a conflict of interest, we are free to choose the representative.

### How long does my HELP insurance run for?

Your HELP cover is provided as a free and standard feature of your IncomeShield policy, with the services available during the life of your Short Term Income Insurance cover. Your HELP cover will end when your IncomeShield policy terminates.

### How do I make a claim?

For claims in relation to legal expenses cover please call PaymentShield Claims Team (the administrator) on 0845 6011 060 between 9.00am and 5.15pm Monday to Friday. If you wish to use the Legal Advice, Health and Medical information, and Counselling helplines please call 0845 6011 060 any time of day.

### How do I make a complaint?

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, if you have a complaint about:

- The administration of your insurance, please call The PaymentShield Customer Services Team on: 0845 6011 050 or write to: PaymentShield Limited, PO Box 229, Southport, PR9 9WU.
- A claim you have made, please contact the Customer Relations Department on: 0117 934 0066 or write to: DAS Legal Expenses, Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol, BS1 6NH.

Full details of the HELP cover complaints process is contained in the 'Promise of Service - Complaints Procedure' section in the policy document.

We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may then be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action. Further details of our complaints procedure can be found in your policy.

### Would I receive compensation if DAS were unable to meet its liabilities?

We are members of the Financial Services Compensation Scheme ("FSCS"). You may be entitled to compensation from the scheme if we cannot meet our obligations depending on the type of insurance and circumstances of the claim.

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**Any premiums or premium refunds held by PaymentShield Limited will be treated as held on behalf of the insurer.**

IncomeShield is underwritten by Pinnacle Insurance plc.  
Registered office: Pinnacle House, A1 Barnet Way, Borehamwood, Hertfordshire, WD6 2XX, United Kingdom.  
Registered in England and Wales, Number 1007798.

A BNP Paribas Company and is authorised and regulated by the Financial Services Authority (FSA) under registration number 110866.

HELP Cover is underwritten by DAS Legal Expenses Insurance Company Limited.

Authorised and regulated by the Financial Services Authority under registration number 202106.

PaymentShield Limited is authorised and regulated by the Financial Services Authority (FSA) under registration number 312708.

You can check this out on the FSA website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.

Telephone calls to PaymentShield may be recorded for security purposes and monitored under our quality control procedures.

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