



This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy booklet. It is important that you read the policy booklet carefully when you receive it.

Name of the insurer

The insurer of this policy is London and Edinburgh Insurance Company Limited, trading as Aviva Insurance UK Limited, whose registered address is: 8 Surrey Street, Norwich, NR1 3NG. Aviva Insurance UK Limited is authorised and regulated by the Financial Services Authority.

Type of insurance and cover

The Santander Mortgage Payment Protection Insurance policy pays the monthly benefit you have chosen to protect your mortgage repayments if you are unable to work because of sickness, an accident or being made unemployed, depending on the cover option you chose. You can choose to cover against the following:

1. accident, sickness and unemployment
2. accident and sickness only

Where you have chosen unemployment cover we will also provide cover should you voluntarily leave your work to care full time for an immediate member of your family.

Details of the cover you have chosen will be shown on your schedule of insurance.

The premium is reviewable and we may change the rate or terms and conditions of the policy by giving you 30 days written notice.

Significant features and benefits

Your policy includes the following significant features and benefits, which are explained in your policy booklet:

- If you are unable to work benefits will be paid on either of the following basis depending on the option you have chosen:

Option 1 - Payments back to day 1

If you are unable to work for more than 30 days in a row (the waiting period), we will pay 1/30th of the monthly benefit you have chosen for each day you are off work up to a maximum of 12 months. Payments are made monthly so the first payment is made after 31 days and is backdated to the first full day you were unable to work, or

Option 2 - Payments back to day 31

If you are unable to work for more than 30 days in a row (the waiting period), we will pay 1/30th of the monthly benefit you have chosen for every further day you are off work up to a maximum of 12 months. Payments are made monthly so the first payment is made after 60 days and is backdated to the end of the waiting period.

Your schedule of insurance will outline the cover you have selected and the basis on which your claim will be paid.

Please also refer to the sections *Unemployment Cover* and *Accident and Sickness Cover* *What We cover in your policy* for further details.

- If you are in paid work for at least 16 hours per week, have been so for the last 6 months and are aged 18 or over but under 64, you are eligible for cover under the policy
- If you have a joint mortgage, we can set up a policy that covers both you and your partner
- If you have to make a claim, you will receive details of our Back to Work Services which are free, confidential and independent

Significant and unusual exclusions or limitations

The maximum monthly benefit you may choose is 150% of your monthly mortgage repayment (including related insurance premiums) or £1,650, whichever is the least. Please refer to the Section Benefits the Limits in your policy booklet for full details.

Your policy excludes some situations. These generally involve anything you already know about or that is caused by illegal or deliberate acts on your part. Please refer to the Section 'What We dont' cover in your policy booklet for full details but the most significant are outlined below.

We will not pay claims for an accident or sickness resulting from:

- A pre-existing medical condition. This is any medical condition which you knew about when cover starts or youve seen a doctor about in the 12 months before taking out the cover which persists or returns during the first 12 months of your policy
- Pregnancy or childbirth(unless there have been medical complications).

We will not cover unemployment:

- If you knew about it at the start of the policy or you are notified of it within the first 60 days of the policy. If you are taking out the policy after your mortgage was arranged, this period is extended to 120 days.
- If it results from you resigning, retiring, taking voluntary redundancy or being dismissed for misconduct.
- After the end of a fixed-term contract unless you have either been employed by the same firm for at least 2 years or are on a contract of at least 12 months which has been renewed at least once.
- If you are self employed you will need to provide proof that you cant find enough work to cover your reasonable business and living expenses.
- You will need to register for a Job Seekers Agreement in order to be able to claim for unemployment.
- Your claim will not start until after the end of any period for which youve received payment in lieu of notice.

We will not pay a Carer claim :

- If you are not in receipt of, or awaiting a Carers Allowance.
- If you knew that a member of your immediate family would require a Carer at the start of the policy or you became a Carer within the first 60 days of the policy. If you are taking out the policy after your mortgage was arranged this period is extended to 120 days.

Duration of Policy

The policy will remain in force as long as you have a mortgage and continue to pay your monthly premium but it will end when you reach 65 or when your mortgage is repaid. You should review the level of monthly benefit you have chosen on a regular basis to make sure that it is sufficient to cover your monthly payments and that it is still within the limits described in the policy if you have changed your mortgage arrangements.

Right of Cancellation

You have the right to cancel your policy during a period of 30 days from the day of purchase of the contract or the day on which you receive your policy booklet, whichever is the later. A full explanation of your cancellation rights can be found in your policy booklet.

How to Claim

Telephone 01903 273 609 between 9.00am and 5.00pm Monday to Friday.

If You Have a Complaint

We hope that you will be very happy with the service we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please notify Plus One Insurance Solutions on 0845 345 1962 between 8.00am and 6.00pm Monday to Friday (9.00am to 2.00pm Saturday) or you can contact London & Edinburgh (Aviva) at Department 29, The Warren, Worthing, West Sussex, BN14 9QD (telephone 01903 273 609).

Plus One Insurance Solutions and London & Edinburgh (Aviva) are covered by the Financial Ombudsman Service for complaints from private individuals, certain small businesses, charities and trusts. 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 booklet.

Financial Services Compensation Scheme

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

Further information about the scheme is available from the FSCS website www.fscs.org.uk, or write to Financial Services Compensation Scheme, 7th floor Lloyds Chambers, Portsoken Street, London, E1 8BN.

End of Policy Summary

Important Material Facts

All material facts must be disclosed. Failure to do so could invalidate the policy. A material fact is one which is likely to influence an insurer in the acceptance and assessment of this application e.g. unemployment which you know is likely to happen. If you are in any doubt as to whether a fact is material then it should be disclosed to the insurer. If any changes in circumstances arise during the period of insurance cover please provide your insurer with details.

A specimen copy of the policy wording is available on request. We recommend you keep a record (including copies of letters) of all information provided to the insurer for your future reference. A copy of the completed application form will be supplied on request within a period of three months after its completion.

Data Protection

Data Protection Act Information Uses

For the purposes of the Data Protection Act 1998, the Data Controllers in relation to any personal data you supply are Aviva Insurance UK Limited and Santander plc (Santander).

For the purposes of this product, this statement describes how the joint Data Controllers will use your personal data.

Insurance Administration

Information you supply may be used for the purposes of insurance administration by the insurer, its associated companies and agents, by reinsurers and your intermediary, who may give essential information about you to Santander and its group of companies, associated companies and agents. It may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing the insurers compliance with any regulatory rules/codes. Your information may also be used for offering renewal, research and statistical purposes and crime prevention. It may be transferred to any country, including countries outside the European Economic Area for any of these purposes and for systems administration. In assessing any claims made, the insurer or its agents may undertake checks against publicly available information (such as electoral roll, county court judgements, bankruptcy orders or repossessions). Information may also be shared with other insurers either directly or via those acting for the insurer (such as loss adjusters or investigators).

If you give us information about another person, in doing so you confirm that they have given you permission to provide it to us and for us to be able to process their personal data (including any sensitive data) and also that you have told them who we are and what we will use their data for, as set out in this notice.

With limited exceptions, and on payment of the appropriate fee, you have the right to access and if necessary rectify information held about you.

Sensitive Data

In order to assess the terms of the insurance contract or administer claims that arise, the insurer may need to collect data that the Data Protection Act defines as sensitive (such as medical history or criminal convictions). By proceeding with this application you will signify your consent to such information being processed by the insurer or its agents.

Fraud Prevention and Detection

In order to prevent and detect fraud we may at any time:

- Share information about you with other organisations and public bodies including the Police;
- Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this.
- Undertake credit searches and additional fraud searches.

We can supply on request further details of the databases we access or contribute to.

Claims History (Home Insurance only)

- Under the conditions of your policy, you must tell us about any Insurance related incidents (such as fire, water damage, theft or an accident) whether or not they give rise to a claim. When you tell us about an incident, we will pass information relating to it to a database.
- We may search these databases when you apply for insurance, in the event of any incident or claim, or at time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim. You should show these notices to anyone who has an interest in property insured under the policy.

Telephone Recording

For our joint protection telephone calls may be recorded and/or monitored.

Choice of Law

The law of England and Wales will apply to this contract unless:

- 1) You and the Insurer agree otherwise; or
- 2) At the date of the contract you are a resident of (or, in the case of a business, the registered office or principal place of business is situated in) Scotland, Northern Ireland, Channel Islands or the Isle of Man, in which case (in the absence of

agreement to the contrary) the law of that country will apply.

The policy will be administered by

Plus One Insurance Solutions, PO Box 5733, Southend on Sea SS1 2ZP

Plus One Insurance Solutions is authorised and regulated by the Financial Services Authority.