

Bills & Things

Policy Summary

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Bills & Things

Bills & Things is an income protection plan designed to provide you with a regular benefit for up to 1 or 2 years at a time if you are totally unable to work as a result of illness or injury.

This Policy Summary does not contain the full terms of Bills & Things, which can be found in the Bills & Things Policy Document. You may also find it useful to read our '[Guide to Income Protection](#)' brochure.

► Significant features and benefits

Pays your benefit when you are totally unable to work due to illness or injury

Bills & Things pays your chosen benefit if you are totally unable to work in your own occupation due to illness or injury. ✓

Offers long-term cover

You can keep your Bills & Things policy right through to age 68. ✓

Claiming on Bills & Things

You can make many claims during the life of your Bills & Things policy, this will not affect your premium. ✓

Own occupation

We only consider your ability to carry out your own occupation when we assess your claim. ✓

Only two decisions to make

You only need to decide how much cover you want and whether you want a maximum claim period of 1 or 2 years. ✓

Indexation

As your bills are likely to increase over time your benefit is automatically increased in line with inflation. Your monthly premium will be adjusted in line with the change in your benefit. ✓

Simple pricing structure

Bills & Things offers a simple pricing structure, regardless of your occupation or whether you smoke. Your costs are based on rates which change for your increasing age, making premiums cheaper when you start your policy. ✓

Choose how to apply

Bills & Things offers three application routes; online via UnderwriteMe a short initial application form with telephone interview, or a full medical underwriting application form. More details can be found in our '[Guide to Income Protection](#)' brochure. ✓

Membership benefits

As a member of The Exeter, you may also have access to a range of additional membership benefits. For details of our membership benefits currently offered visit www.the-exeter.com ✓

Waiver of premium

Bills & Things includes a waiver of premium feature that means you no longer need to pay your premiums during a claim. With Bills & Things you only have to continue to pay your premiums for a period of 4 weeks following the first day you became ill or injured. ✓

No financial underwriting at application or claim

We don't ask you to provide any financial evidence with your application. However, if you make a claim, you will need to prove that you were in active employment. ✓

► Significant limitations and exclusions

Amount of benefit

You can choose a monthly benefit of between £500 and £1,000. To keep it simple, cover is only available in multiples of £100.

Claim period

You can only claim for a maximum period of up to 1 or 2 years for any individual claim.

4 week waiting period

Bills & Things includes a waiting period of 4 weeks before we start paying your benefit. This means that if you have an illness or injury which lasts less than 4 weeks, your benefit will not be paid.

Check your occupation

Bills & Things offers cover to most occupations, but there are some we cannot offer cover for. Try an instant quote at www.the-exeter.com or contact us to see if your occupation is covered.

Claiming abroad

If you become ill or injured in a country outside of the UK, or you travel outside the UK once you have become ill or injured, you may still be able to receive benefit. For your claim to be paid, you must either return to the UK, any country within the European Union or one of the countries listed in the Bills & Things Policy Document, unless you're medically prevented from doing so.

Pre-existing conditions

When you apply for Bills & Things you may be advised of a personal exclusion which relates to a past or existing illness or condition.

What Bills & Things is not designed to cover

Bills & Things is not designed to cover you against unemployment.

Reviewable premiums

Premium rates are reviewable, meaning that we can either increase or decrease your premiums. Premiums also change with age and with any increase in cover.

Age

You must be between the ages of 16 and 59 when you apply.

Residency

You must have been resident in the UK for the last 3 years.

Do I need to review my cover regularly?

You should review your cover regularly to make sure that it continues to meet your needs.

How long does my policy last?

Bills & Things is a long term insurance that covers you up to age 68.

How do I make a claim?

To register a claim, please contact us on **0300 123 3201**. For full details, see '[Making a claim](#)' in the Policy Document.

What happens if I change my mind and want to cancel my policy?

You can cancel your policy at any time. If you cancel within 30 days of when the policy starts, we will refund any premiums you have paid, as long as you have not made a claim. If you cancel the policy after the 30 day period there is no cash-in value and any premiums you have paid will not be refunded.

We don't always get it right

If you are not satisfied with any aspect of the service we provide, contact us on **0300 123 3201** and we will help you resolve your query.

If you are not happy with our response or we do not provide it within 8 weeks, you have the option of asking the independent Financial Ombudsman Service to investigate the matter on your behalf. Full details of our complaints procedure can be found in the Policy Document.

Financial Services Compensation Scheme (FSCS)

The Exeter is covered by the FSCS, which was established under the Financial Services and Markets Act 2000. This means that you may be entitled to compensation if we become insolvent and are unable to meet our obligations.

Further details are available from the FSCS at www.fscs.org.uk or you can phone them on **0800 678 1100** or **020 7741 4100**.

Contact us

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Members

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Financial Advisers

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Calls may be recorded and monitored.

The Exeter is a trading name of Exeter Friendly Society Limited, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Register number 205309) and is incorporated under the Friendly Societies Act 1992 Register No. 91F with its registered office at Lakeside House, Emperor Way, Exeter, England EX1 3FD.