

## IMPORTANT NOTE

You should read this document carefully as it gives you the main points about Bills & Things. It should be read along with your quotation and full details can be found in “Bills & Things – All you need to know”.

Please keep this with your other policy documents for future reference.

Bills & Things has been designed to pay you a regular replacement income benefit when you are unable to work as a result of being ill or injured. We recommend that you seek advice from your financial adviser if you wish to ensure this product meets your needs.

<b>Benefits - the good stuff</b>		Relevant section in "All you need to know" document
<b>Covers you when you are unable to work due to illness or injury</b> Bills & Things pays your chosen monthly amount to help cover your bills and household expenditure if you are unable to work due to illness or injury.	<b>My Cover</b>	
<b>Offers long-term cover</b> You can keep your Bills & Things policy right through to age 68.	<b>My Cover</b>	
<b>Own occupation cover</b> When assessing any claim under Bills & Things, we only look at what you do under your own occupation.	<b>My Claim</b>	
<b>No financial underwriting</b> We don't ask you to provide any financial evidence with your application.	<b>My Claim</b>	
<b>Only two decisions to make</b> You only need to decide how much cover you want and whether you want a maximum claim period of 1 or 2 years; simple as that.	<b>My Cover</b>	
<b>Simple pricing structure</b> You pay "as you go" according to your age – making premiums cheaper when you start your policy.	<b>My Costs</b>	
<b>Your cover is linked to inflation</b> Your cover is automatically adjusted every year in line with the Retail Price Index.	<b>My Cover</b>	

<b>Limitations - there are a few</b>		Relevant section in "All you need to know" document
<b>Maximum claim period</b> You choose a maximum claim period when you apply. If any claim you make lasts longer than the 1 or 2 year period you choose, your benefit will stop on this date.	<b>My Cover</b>	
<b>Pre-existing conditions</b> If the personal or medical information that you provide with your application highlights a medical condition we may offer you a policy on what is called 'special terms'.	<b>My Application</b>	
<b>4 week waiting period</b> No payments will be made under this policy unless the illness or injury lasts longer than the 4 week waiting period.	<b>My Cover</b>	
<b>Ages 16-60</b> You can only take out a Bills & Things policy between your 16th and 60th birthday.	<b>My Application</b>	
<b>Cover</b> You cannot have cover of less than £500 per month or more than £1,000 per month. To keep it simple, cover is only available in multiples of £100.	<b>My Cover</b>	
<b>Where you live</b> You must have been resident in the UK for the last 3 years.	<b>My Application</b>	
<b>Check your occupation</b> There are some occupations that Bills & Things cannot cover.	<b>My Cover</b>	
<b>Reviewable Premiums</b> Premiums are payable monthly and are reviewable, meaning that we can either increase or decrease them. Premiums also change with age and with any increase in cover.	<b>My Costs</b>	

What am I not covered for?		Relevant section in "All you need to know" document
<b>Unemployment</b> You cannot claim just because you become unemployed. This plan does not cover unemployment or redundancy.		<b>My Exclusions</b>
<b>Pregnancy</b> Bills & Things will not pay benefit for any claim which is made solely as a result of the normal effects of pregnancy or childbirth.		<b>My Exclusions</b>
<b>Cosmetic Surgery or Sterilisation</b> Bills & Things does not provide you with cover if you need to have any time off work as a result of any cosmetic surgery or a sterilisation that you choose to have.		<b>My Exclusions</b>
<b>Claiming abroad</b> Bills & Things covers you for illness or injuries that happen anywhere around the world. However, for us to be able to pay your benefit, you must be either resident and in the UK, or in any country in the EU at the time.		<b>My Exclusions</b>

For full details of all policy benefits, limitations and exclusions please see "Bills & Things - All you need to know".

## Important Information

### Do I need to review my cover regularly?

Bills can go up and bills can go down. You should review your cover regularly to make sure that it is still right for you.

### Loans

Bills & Things does not provide a lump sum to re-pay a loan.

## How do I make a claim?

To make a claim, you can phone, fax, email or if you really want to, write to us. You will need to let us know what your policy number is, the nature of your illness or injury and when it started or occurred.

**Telephone:** 0300 123 3200

**Email:** [member@exeterfamily.co.uk](mailto:member@exeterfamily.co.uk)

## How long does my cover last?

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

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

You can cancel up to 30 days after you have received the policy document or within 30 days of when your cover started, whichever is the later.

If you do change your mind and cancel the policy in the 30 day period, any premiums you have paid will be refunded, provided 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.

To cancel your Bills & Things policy, please contact our Service Centre on 0300 123 3200, send an email to [member@exeterfamily.co.uk](mailto:member@exeterfamily.co.uk) or write to us using the address below.

## How to complain

We aim to provide you with the service that you expect, but we don't always get it right.

However, we do maintain a complaints procedure and if you wish to register a complaint, please phone us on 0300 123 3200, email or write to the Complaints Department at the address below.

If we are unable to resolve your complaint to your satisfaction you may refer it to the Financial Ombudsman Service.

**Telephone:** 0800 0 234 567

## Financial Services Compensation Scheme (FSCS)

In the unlikely event that we become insolvent and unable to meet our financial obligations, you may be entitled to help from the FSCS.

**Telephone:** 020 7892 7300

Exeter Family Friendly, Lakeside House, Emperor Way, Exeter EX1 3FD  
0300 123 3200  
Members: [member@exeterfamily.co.uk](mailto:member@exeterfamily.co.uk)  
Financial Advisers: [adviser@exeterfamily.co.uk](mailto:adviser@exeterfamily.co.uk)  
[www.exeterfamily.co.uk](http://www.exeterfamily.co.uk)

