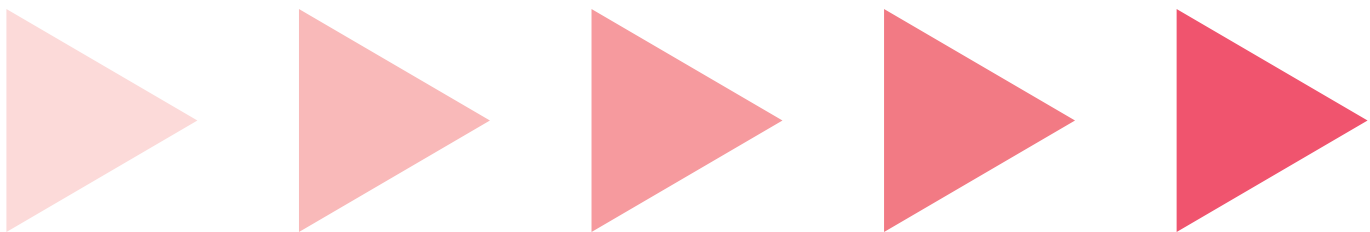


# Pure Protection

Policy Summary



# Pure Protection

Pure Protection offers long-term income protection cover for almost all occupations. It is designed to pay you a regular benefit if you are totally unable to work as a result of being ill or injured.

This Policy Summary does not contain the full terms of Pure Protection, which can be found in the Pure Protection 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

Pure Protection pays up to your chosen benefit if you are totally unable to work in your own occupation due to illness or injury.



### Offers long-term cover

Choose your finishing date, this can be any year between the ages of 50 and 70.



### A choice of claim periods

With Pure Protection you have the choice of two claim periods. The standard option would pay out benefits if you are unable to work due to illness or injury until your chosen finishing date.



If long term cover doesn't suit your budget, you can select a Limited Claim Period of 2 years for each individual claim, although you can have multiple claims for different illnesses or injuries.

### Own occupation

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



### Fix your benefit

With Pure Protection you have the option to fix either all or a proportion of the benefit you select. This option can provide valuable reassurance if your income changes regularly and simplifies the claims process. More details can be found in our '[Guide to Income Protection](#)' brochure.



### Choose from a wide range of waiting periods

Pure Protection gives you the option to receive an income from the first day you are ill or injured if it keeps you off work for 3 days or more. We also offer a wide range of longer waiting periods from 1 week to 1 year.



### Indexation option

If you select this option, we will adjust your benefit each year in line with inflation. Your monthly premium will be adjusted in line with the change in benefit.



### Simple pricing structure

Pure Protection 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

Pure Protection 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.



### Flexible

Pure Protection is flexible to your changing circumstances, allowing you to make changes to your policy including policy breaks and suspensions.



### 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](http://www.the-exeter.com)



### Waiver of premium

Pure Protection includes a waiver of premium feature that means you no longer need to pay your premiums during a claim. Your entitlement to this feature will depend on your chosen waiting period.



## ► Significant limitations and exclusions

### Amount of benefit

The maximum benefit you can receive from Pure Protection when claiming is 65% of the first £60,000 of your personal taxable income and then 40% above £60,000. This must be between £500 and £10,000 per month.

### Claim waiting period

No payments will be made under Pure Protection unless the illness or injury lasts longer than your chosen waiting period.

### Claim period

If you select the Limited Claim Period, you can only claim for a maximum period of two years for any individual claim.

### 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 Pure Protection Policy Document, unless you're medically prevented from doing so.

### Pre-existing conditions

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

### Things Pure Protection is not designed to cover

Pure Protection 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.

### Five year minimum period

Your policy must be due to start at least 5 years before your chosen finishing date.

### Residency

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

### Check your occupation

Pure Protection offers cover to most occupations, but there are some we cannot offer cover for. Try an instant quote at [www.the-exeter.com](http://www.the-exeter.com) or contact us to see if your occupation is covered.

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

You should review your cover regularly to make sure that it continues to meet your needs. In particular, make sure that you are covered for the correct amount if your income increases or decreases.

### **How long does my policy last?**

Pure Protection is a long term plan which can cover you until your finishing date; this is the age you choose between 50 and 70.

### **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](http://www.fscs.org.uk) or you can phone them on **0800 678 1100** or **020 7741 4100**.

## **Contact us**

The Exeter, Lakeside House, Emperor Way, Exeter, EX1 3FD

### **Members**

0300 123 3201

[member@the-exeter.com](mailto:member@the-exeter.com)

### **Financial Advisers**

0300 123 3203

[adviser@the-exeter.com](mailto:adviser@the-exeter.com)

**[www.the-exeter.com](http://www.the-exeter.com)**

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.