

Mortgage Payment Protection Insurance is arranged and administered by Leeds Building Society which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and our registration number is 164992. Head Office address: 105 Albion Street, Leeds, LS1 5AS.

The claims management and underwriting is carried out by Aviva Insurance Limited, Registered in Scotland No. 2116, Registered Office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Aviva Insurance Limited may decline to quote in some circumstances.

The Society may monitor and/or record your telephone conversations with the Society to ensure consistent service levels (including colleague training). If you are contacting the Society by email and not using its secure email facility then please remember not to send any personal, financial or banking information because your email is not secure.

Large text, Braille and audio tape versions of our brochures are available on request.

### Let's talk

Contact your local branch

Call 03450 50 50 75, 8am-8pm, 7 days a week

Email [info@leedsbuildingsociety.co.uk](mailto:info@leedsbuildingsociety.co.uk)

[leedsbuildingsociety.co.uk](http://leedsbuildingsociety.co.uk)

LM2153 (12/2016)

## Mortgage Payment Protection Insurance

Important information including your Policy Summary



Mortgage Payment Protection Insurance is arranged and administered by Leeds Building Society. The claims management and underwriting is carried out by Aviva Insurance Limited.

References to "we" or "us" or "our" or "Aviva" within this document shall mean Aviva Insurance Limited. References to "the Society" shall mean Leeds Building Society.

## Mortgage Payment Protection Insurance

If you have any questions about this insurance, you can call the Society on 03452 340686, alternatively, you can contact your local branch.

Unless you cancel your policy, it will continue as long as you have a mortgage agreement and you continue to pay your monthly premium on time, but it will end when you reach 65. In certain circumstances, Aviva also reserves the right to cancel your policy. For full details, please refer to the Key Facts Document enclosed and the 'When does your policy end' section in your policy booklet.

Mortgage Payment Protection Insurance is optional. There are other providers of Mortgage Payment Protection Insurance and other products designed to protect you against loss of income. For impartial information about insurance, please visit the Money Advice Service website at [moneyadviceservice.org.uk](http://moneyadviceservice.org.uk).

The cost of this insurance for every £100 of monthly benefit is:

Accident, Sickness and  
Involuntary Unemployment **£6.01**

Accident and Sickness **£2.98**

Involuntary Unemployment **£4.61**

### What happens if I take out cover and then change my mind?

This insurance is optional and you have the right to cancel your policy during a period of 30 days from the day of purchase of the policy or the day on which you receive your policy, whichever is the later. If you cancel within this period you will receive a full refund of any premiums paid. You may cancel this policy at any time after this period by giving 30 days' written notice to Leeds Building Society.

### How do I make a claim?

Please call Aviva on **08000 515 177** between 9am and 5pm Monday to Friday.

### How do I make a complaint?

If you wish to make a complaint about the arrangement and/or administration of Mortgage Payment Protection Insurance please write to: **The Compliance Department, Leeds Building Society, 105 Albion Street, Leeds, LS1 5AS** or telephone: **03450 50 50 75**

If you wish to make a complaint regarding a claim in respect of Mortgage Payment Protection Insurance, please write to: **Aviva Insurance Limited, 8 Surrey Street, Norwich, NR1 3NG**

Leeds Building Society and Aviva are covered by the Financial Ombudsman Service ('FOS'). If you have complained to either the Society or Aviva and they have not been able to resolve your complaint, you may be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

### Compensation under the Financial Services Compensation Scheme

Leeds Building Society and Aviva are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if they cannot meet their obligations depending on the type of insurance and circumstances of the claim.

We will not cover unemployment claims:

- If you know about the unemployment at the start of the policy.
- If you are notified of, or which happens, within the first 60 days (or 120 days if cover was arranged after your mortgage started) of the policy.
- If you have resigned, retired, taken voluntary redundancy or been 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 with the same employer.

**Note** - You will need to register for a Jobseeker's Allowance in order to be able to make an unemployment claim.

We will not cover carer claims:

- Unless you are in receipt of (or awaiting) Carer's Allowance.
- If you know that a member of your immediate family would require a carer at the start date of the policy; or
- If you apply for Carer's Allowance or are notified of receipt of Carer's Allowance within the first 60 days (or 120 days if cover was arranged after your mortgage started) of the policy.

#### **How long does my Mortgage Payment Protection run for?**

Unless this policy is cancelled earlier by you or us, your cover will continue as long as you have a mortgage agreement and you continue to pay your monthly premium on time. It will end when you reach 65, when you no longer have your mortgage agreement or you retire from work and do not intend to actively seek further work. The policy is designed to cover your minimum monthly mortgage repayment so you should review your monthly benefit on an annual basis to ensure that your monthly repayments and any mortgage related insurance premiums that you wish to include are adequately covered.

There are certain circumstances in which we can cancel your policy (for example):

- Where we can offer you an equivalent alternative product we will give you at least 30 days' notice.
- Where we are unable to offer you an equivalent alternative product we will give you at least 90 days' notice.
- If you breach the terms of your policy we can cancel your policy immediately.

In the event that we cancel your policy we will send you notice in writing.

For the full list of circumstances in which we may cancel your policy and details of notice periods, please see the 'When does your policy end' section in your policy booklet.

#### **Changes we can make to premium, policy cover and/or terms and conditions**

We can, at any time and after taking a fair and reasonable view, make changes to your premium, policy cover and/or terms and conditions of insurance to reflect:

- changes in our expectation of the future cost of providing cover; and/or
- changes in the law, regulation or taxation that affect us or your policy

Changes will be notified to you in writing at least 30 days in advance. Where we give notice of any proposed changes you have the right to cancel your policy with immediate effect. (Please see the 'Changes we can make to premium, policy cover and/or terms and conditions' section of the policy booklet for more information).

#### **Leeds Building Society Service Promise**

It is the Society's intention to provide you with a high standard of customer service at all times. However, if you feel in any way unhappy with the insurance advice or service you have received, the Society has a formal complaints procedure. In the first instance you may contact the Society in writing or by phone.

The Society will provide you with a copy of its 'Resolving Problems' leaflet, which gives you details of our internal complaints procedure. All complaints will be handled fairly and promptly.

#### **Mortgage Payment Protection Insurance**

This paragraph applies in relation to any Mortgage Payment Protection Insurance you may apply for. Information, including information about serious illness provided in this form, will be passed to Aviva and used to assess your application for insurance, the terms of the insurance and claims, which may arise under any resulting cover. Aviva and their agents share information with each other to prevent fraudulent claims via a payment protection anti-fraud register operated by a data administration company. A list of participants is available on request. In dealing with your application the register may be searched. In the event of a claim, any information you supply, together with other information relating to any claim, will be put on the register and made available to participants.

Should you have a complaint, please address it to our Compliance Department at the Society's Head Office:

**Leeds Building Society,  
105 Albion Street  
Leeds LS1 5AS**

Alternatively call **03450 50 50 75**

The Society may monitor and/or record your telephone conversations with the Society to ensure consistent service levels (including colleague training).

# keyfacts

®

References to "we" or "us" or "our" within this document shall mean Aviva Insurance Limited. References to "the Society" shall mean Leeds Building Society.

## IMPORTANT INFORMATION REGARDING YOUR POLICY.

### Your Mortgage Payment Protection Policy Summary.

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.

It is important that you read the policy summary carefully.

#### Who are the insurers?

The insurer of this policy is Aviva Insurance Limited. The underwriting and claims management is carried out by Aviva Insurance Limited.

#### Who arranges and administers Mortgage Payment Protection Insurance?

Leeds Building Society arranges and administers the Mortgage Payment Protection Insurance.

#### What is Mortgage Payment Protection Insurance?

This policy will pay the monthly benefit shown on your Schedule of Insurance to meet your mortgage repayments if you are unable to work because of accident, sickness or unemployment or if you leave work to become a carer. If you go into hospital, the policy may pay hospitalisation benefit.

To be eligible for this policy you must:

- be 18 or over and under 64,
- be in paid work of at least 16 hours per week and have been so for the last 6 months,
- live in the United Kingdom,
- be paying or about to pay a mortgage, and
- be up to date with your monthly repayments, if you have an existing mortgage.

If you are self-employed or work on a fixed term contract you should read the Policy Booklet to make sure it is suitable for your needs – you should pay particular attention to the 'Employment Circumstances', 'Unemployment Cover' and 'Things to Keep in Mind When Claiming' sections. If you are in temporary work you are not eligible for this insurance.

#### What happens if my circumstances change?

Your eligibility for cover under this policy may change if your circumstances change, for example if you retire from work, voluntarily reduce your hours to less than 16 per week or leave the UK to live abroad. If this happens or is likely to happen you should discuss this with Leeds Building Society.

#### What are the benefits and features of Mortgage Payment Protection Insurance?

If you are unable to work for more than 30 days in a row:

- we will pay 1/30 of the monthly benefit for each further day you are unable to work, from the 31st day up to the 60th day, then
- the full monthly benefit, at monthly intervals, for each following month you are unable to work, then
- at the end of the period you are unable to work, we will pay 1/30 of the monthly benefit for each day you are unable to work from the day after you were last paid benefit to the last day you are unable to work, up to a maximum of 12 months in total.

The maximum monthly benefit will be your minimum monthly commitment to Leeds Building Society (or any other lender). However if your minimum monthly commitment is less than £1,500 you can increase the amount you insure by up to a further £300, provided that the total does not exceed £1,500.

If you are in hospital for more than 5 days in a row, we will pay £20 for each further day you are hospitalised, from the 6th day. Hospitalisation benefit is payable for up to 25 days in total. It is only payable if you are not receiving benefit for an accident or sickness, unemployment or carer claim.

If you are self-employed you will be entitled to claim for unemployment if you have involuntarily ceased trading because you could not find enough work to meet all your reasonable business and living expenses and have declared this to HM Revenue and Customs.

- If you receive payment in lieu of notice, your unemployment claim will start when you have registered as unemployed after the date your notice period ends.

You will also receive details of our 'Back to Work' service which provides independent confidential advice and guidance to help you return to work.

#### What am I not covered for?

The policy excludes some situations. These generally involve anything you already know about or that is caused by illegal or deliberate acts on your part. You need to check the 'Accident or Sickness', 'Unemployment,' 'Carer' and 'Hospitalisation' sections of the policy for full details of what is and is not covered. The main exclusions are shown here:

We will not cover accident or sickness or hospitalisation claims which result from:

- A medical condition, and/or associated symptoms, whether diagnosed or not:
  - which you know about when cover starts or you have seen a doctor about in the 12 months before taking out this policy; and
  - which persists or returns during the first 12 months of your policy
- Pregnancy or childbirth unless there have been medical complications.
- Any psychiatric illness or mental or nervous disorder, including stress and anxiety conditions, unless you are certified by and are under the care of a consultant psychiatric specialist.