

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of insurance?

This insurance provides a monthly income for up to six months if an employee suffers an accident or illness.



What is insured?

- ✓ 4 Levels of monthly income of up to £2000.
- ✓ Payable for up to six months.
- ✓ Choose a waiting period of 30, 60 or 90 days.
- ✓ Payable for Accident or Illness.



What is not insured?

- ✗ Illness or Absence of less than 30 days.
- ✗ Pre-existing medical conditions.
- ✗ Please see the terms and conditions for further information.



Are there any restrictions on cover?

- ! You have to be actively working for a minimum of 16 hours per week.
- ! Qualifying Periods Apply:
 - Accident - 14 days
 - Sickness - 90 days



Where am I covered?

Payable for employment in the UK. Accident cover is available worldwide. Illness cover is applicable if traveling in the EU and EEA.



What are my obligations?

Keep your premiums up to date. Inform us of any changes of personal details/circumstances. You must not act in a fraudulent manner. Claim according to the claims procedures in your policy details.



When and how do I pay?

The premium to secure cover is payable through payroll deduction from your wages/salary.



When does the cover start and end?

The policy start date is shown on your Schedule of Insurance. Your policy is renewed on a monthly basis. The policy terminates when premiums cease or you leave your employer.



How do I cancel the contract?

If you cancel the contract within 30 days we will refund your premium, provided a claim has not been made. Otherwise you can cancel your policy at any time by telephoning our Helpdesk on 0121 629 1297, emailing us at enquiries@bhsf.co.uk or writing to us at BHSF, 14th Floor, 54 Hagley Road, Birmingham, B16 8PE.