

MEMBERSHIP GUIDE

COVER MY PAYMENTS

PEACE OF MIND DURING YOUR
DEBT MANAGEMENT PLAN

PLEASE REMEMBER, should your circumstances change, particularly in relation to your employment, you need to contact us immediately so that we can confirm whether changes in your circumstances will affect your membership.

Contents

Membership Guide

- 04 Welcome
- 05 Benefits of Cover My Payments
- 08 How Cover My Payments supports you
- 10 How to make a claim
 - Claiming for unemployment
 - Claiming for incapacity
 - Proof
 - Payment of benefits
- 14 General questions and further information
 - Eligibility
 - Data protection
 - Law
 - Fraud

Terms and Conditions

- 21 General conditions
- 22 General exclusions
- 25 Definitions
- 32 Contact

At PayPlan, we're committed to providing you with sustainable repayment plans. We believe that if a repayment plan is realistic and achievable, you're more likely to stay on course.

Cover My Payments is a non-insurance membership scheme that will protect your monthly Debt Management Plan (DMP) repayments against loss of work through illness, accident or unemployment.

It provides peace of mind that your plan remains on track and that you won't have to negotiate with creditors while you are ill or unemployed as Cover My Payments may ensure that your payments continue, subject to the terms and conditions of the scheme.

YOUR BENEFITS AT A GLANCE

- No disruptions to your payments.
- Benefits paid monthly for up to twelve months, regardless of any sick pay you may receive.
- We pay your creditors.
- You concentrate on getting well or finding a new job.

BENEFITS OF COVER MY PAYMENTS

By joining PayPlan's Cover My Payments scheme and including a payment for Cover My Payments into your planned DMP payment, you become a member of the scheme. As a member you are eligible for the benefits payable in accordance with this scheme, provided you meet the set criteria within this guide.

The membership benefit is that your payments are covered if you lose your job or become unable to work through illness, accident or unemployment. If payments to your creditors stop at any time, they can reinstate interest and charges that may have been frozen and may also take legal action against you. Membership of Cover My Payments means creditors still receive their planned payment.

Your monthly contribution to the Cover My Payments scheme will be taken from your Planned Payment to your DMP - this is the money used by PayPlan to pay all of your creditors. The Cover My Payments scheme is designed only for the benefit of PayPlan clients.

IMPORTANT THINGS TO REMEMBER

PayPlan has absolute discretion as to whether or not any creditor of the membership scheme will receive any contribution and as to the amount of the contribution.



It is important that you read the General Exclusions as set out later in this guide.



All benefit claims must be validated in accordance with the claims procedure.



By becoming a member of PayPlan Cover My Payments scheme, you are not entering an insurance contract.



Should your circumstances change, you need to ensure that the membership is still suitable for you.

Please keep this guide in a safe and accessible place

HOW COVER MY PAYMENTS SUPPORTS YOU

Accident or Sickness

The details of exclusions to this membership scheme are covered later in this guide.

- If you are working and become incapacitated after the start date and before the end date for at least 30 continuous days, we will pay your monthly benefit.
- You will continue to receive an amount equal to one thirtieth of your monthly benefit, for each further day that you remain off work until the end date or you stop being incapacitated or we have paid 12 monthly benefits for each non related incapacity claim.
- Incapacity benefits will not start until you consult a doctor. However, if you complete a self-certification form (from your employer) for the first 7 days of incapacity, you will be classed as incapacitated for those 7 days.
- We will only pay your monthly benefit if a doctor is regularly treating you for the condition causing your incapacity.
- If you have made an incapacity claim which comes to an end for whatever reason, you will not be able to make another incapacity claim until you have been in continuous work for 30 days if the incapacity is different. If the incapacity is the same or related to the original incapacity, you will not be able to make another incapacity claim for 6 months.
- You will receive your benefit amount regardless of whether you're in receipt of sick pay from your employer.

We will continue to pay until the earliest of the following events: -

- a) The last consecutive day of your incapacity.
- b) The date you stop providing proof that you remain continuously incapacitated.
- c) We have made the maximum number of monthly benefit payments allowed in the benefit period.
- d) You return to work.
- e) Your DMP finishes.

Unemployment

- If you are working and become unemployed for at least 30 continuous days and register with Jobcentre Plus within fifteen days of your unemployment, we will pay your monthly benefit.
- You will continue to receive an amount equal to one thirtieth of your monthly benefit for each further day that you remain out of work until the end date or you stop being unemployed or we pay 12 monthly benefits for each unemployment claim.
- If two periods of unemployment are separated by 3 months or less, we will treat this as one continuous claim. We will not pay any benefit during any time you were employed between these periods.
- If the two periods of unemployment are separated by more than 3 months, you must return to work for a total of 6 continuous months before you can make another unemployment claim.
- If you are receiving unemployment benefit and want to start temporary work which will continue for less than 6 months, please let us have details in writing before you start this work. We will not pay any benefit during the period that you are not unemployed. However, when the temporary work finishes, your unemployment claim may continue and we will treat this as one continuous claim. The most we will pay for this continuous claim is 12 times the monthly benefit in total.

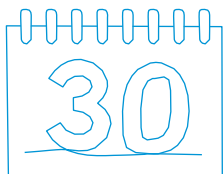
MAKING A CLAIM

I need to claim a benefit - what do I do?

If you think you may need to claim a benefit under this scheme you should:

Telephone Membership Services on **0800 1970 583** immediately.

This is important because if a claim for benefit is payable, we need to ensure it can be validated as quickly as possible so that payment can be made, on time, to your DMP account.



YOU MUST notify us of a claim within **30 days** of the claim event date even if you are still receiving full pay.

We will then take details of the claim over the telephone and send you a claim form to complete. You must return this to us as soon as possible.

You should not cancel your standing order with your bank for your usual DMP payments until your claim has been confirmed as valid. Should you have a valid claim and it comes to an end, please remember to instruct your bank with a new standing order mandate, unless told otherwise.

Claiming for unemployment

If you are in continuous employment and become unemployed during the period of your membership, we will pay one monthly benefit on the first day that you remain continuously unemployed when the next payment to your DMP becomes due. This may not be a full month's benefit as it will depend on the date you became unemployed as well as the date you are paid by your employer. After that we will continue to pay one thirtieth of the monthly benefit for each day you remain continuously unemployed.

We will continue to pay until the earliest of the following events: -

- a) The last consecutive month of your unemployment.
- b) The date you stop providing proof that you remain continuously unemployed.
- c) We have made the maximum of 12 monthly payments.
- d) You permanently retire from work.
- e) You reach 65 years of age.
- f) Your DMP finishes.

Claiming for incapacity (through accident or sickness)

If you are in continuous employment and become incapacitated during the period of membership and are unable to work for 30 days or more, we will pay one monthly benefit on the first day that you remain continuously incapacitated when the next payment to your DMP is due.

This may not be a full month's benefit as it will depend on the date you became incapacitated as well as the date you are paid by your employer. After that we will continue to pay one thirtieth of the monthly benefit for each day you remain continuously incapacitated.

We will continue to pay until the earliest of the following events: -

- a) The last consecutive day of your incapacity.
- b) The date you stop providing proof that you remain continuously incapacitated.
- c) We have made the maximum of 12 monthly payments.
- d) You permanently retire from work.
- e) You reach 65 years of age.
- f) Your DMP finishes.

What proof will I be expected to produce?

Once you have received the claim form, make sure you complete it carefully, accurately and in full. Send this back to us at the address on the form. We need to receive your claim form as soon as possible after the date your incapacity or unemployment began, so that payments to your Creditors can be maintained. Any delay in returning the form may mean your Creditors take action as a result of a break in payments.

YOU MUST notify us of a claim within 30 days of the claim event date.

We may ask you to fill in a continuing or supplementary claim for benefit form at your own expense for each month you are claiming benefit. You must send this to us within 30 days of the date we last paid your monthly benefit, or as soon as possible after this. If this is late, it will delay payments to your creditors and may cause you to default.

When making a claim for benefit, you must give us all the evidence that we need to support and prove your claim for benefit. Please provide this evidence in the way we ask. If you are struggling to obtain the evidence we require, please contact us so we can discuss this with you further.

We may also ask you for additional information during your claim for benefit such as (but not limited to) being examined by a doctor (at our expense) or certificates from your employer confirming that you are not presently working, or a copy of the Jobseeker's Agreement that you signed with your local Jobcentre and a certificate from your last employer stating that you no longer work for them.

We will not pay your claim for benefit if we cannot validate it because you are late sending us your claim form or you fail to give us any additional information that we may reasonably request. Attempts to falsify any information provided to us may invalidate your claim for benefit and may result in us cancelling your membership of this scheme with immediate effect.

If we start to pay monthly benefit because you are incapacitated and you become unemployed, or you are unemployed and you become incapacitated, you must telephone us on the number listed at the back of this booklet and advise us without delay.

We will take into consideration the fact that you have not been working because of your unemployment or incapacity. We will continue to pay your incapacity benefit while it remains valid. If you are still unemployed once a doctor declares you fit to return to work, you must tell us. We will ask you to complete an unemployment claim for benefit form. If your benefit changes, the maximum we will pay for both your incapacity and unemployment benefits combined is 12 times the monthly benefit.

If you are unable to meet our conditions for incapacity benefit, you can claim unemployment benefit once you are fit to work. You must let the Benefit handler know when you are no longer incapacitated and you must meet our conditions to claim unemployment benefit. If your claim is valid, the maximum we will pay is 12 times the monthly benefit which will include any monthly benefit we paid before your incapacity started.

During your claim for benefit, it is possible that the Benefit handler may arrange for an investigator to visit you. The purpose of this visit will be to gather details regarding your claim in order to ensure an accurate assessment. Please make yourself available for such a visit. If you fail to do so, no further benefit payments will be made.

How will any benefits be paid to me?

All payments related to your Membership, benefit or otherwise, will be paid directly into your DMP, when the payment becomes due. Please make sure you let us know as soon as possible to ensure we maintain your payments to your creditors.

GENERAL QUESTIONS AND FURTHER DETAILS

ABOUT MY MEMBERSHIP

Who is eligible?

You are eligible if:

- You are under 65 years of age.
- You are working for more than 16 hours a week. If you have multiple jobs, any single job that is less than 16 hours will not be covered by the scheme.
- You are in permanent employment.
- You have been employed by the same employer for the last six months.
- You have paid the monthly contribution to become a member.
- You have met the scheme criteria set out in the application.
- You are a resident in the UK and paying National Insurance contributions and we have accepted your application.
- You are not aware of any illness, disease, condition or accident before the start date that may cause you to make a claim for incapacity and you are not aware of any impending unemployment. You may still be accepted as a member, but we will not pay benefits directly relating to unemployment which you were aware of in the 6 months prior to the start date nor will we pay benefits directly relating to the illness, disease, condition or accident which you were aware of or received treatment for 12 months prior to the start date.
- You are Self Employed and have accounts for a minimum of 6 months.
- If you are not currently employed and remain a member of the scheme, you will not be eligible to make a claim and may want to consider whether to continue with your membership.

What if I change my mind?

If you change your mind and wish to cancel your membership, you can do so at any time.

When does my membership start?

Your membership starts as soon as your payment has cleared.

How much does Cover My Payments membership scheme cost?

Your monthly contribution for Cover My Payments will be taken from the planned payment you make to PayPlan every month. The remainder of your planned payment will be used to pay your creditors their agreed payment. Underpaying on your planned payment not affect the amount that you pay towards the scheme.

The monthly cost depends on how much you pay to your creditors every month and whether your DMP is in your name as an individual or in joint names.

As an individual, the cost to you is 6% of your planned payment. For joint membership, the cost is 7.5% of your planned payment.

The amount is calculated to allow payments into the plan to continue should you become unemployed, incapacitated due to sickness or unable to work following an accident. To be eligible for the benefits of the membership scheme, your planned payments must continue to be made into the Debt Management Plan.

What if there are two of us?

If there are two of you, you need to consider the following:

- If there are two of you in the Debt Management Plan and only one of you wants to apply to be a member of the scheme, you may decide to nominate the person who pays the highest share of their income for distribution to creditors. However, if anything happens to the other person (who has applied for membership), no benefits can be claimed from the scheme.
- You can both become members but this will affect the monthly fee. If you choose this option, it will cost 7.5% of your planned payment. The second member, who usually has the lowest income, will get unemployment payment benefit for a six month period while the first member will get the full 12 month benefit.

If both members choose to take cover and need to claim benefits at the same time, only one planned payment amount will be paid. If your pay changes, you should let us know if you think it is more suitable for the higher earner to be the primary member and we will swap the lower earner to the secondary member accordingly.

Note: If you are including income from an individual who does not have any debts included within the plan, this person is not eligible for any of the member benefits. If he or she becomes unemployed or sick, and this affects your ability to make payments, no benefit can be claimed from your membership.

What if I'm self-employed

If you are self-employed, you will not be covered for loss of income due to a reduction or decrease in business over quiet periods. As a member of the scheme, benefit may be payable in the event that you cease to trade.

To make a claim, your business must have permanently ceased trading and you must be registered with Jobcentre Plus within fifteen days of unemployment and have informed the Inland Revenue that you are no longer in business.

For all unemployment claims we will continue to pay until the earliest of the following events:

- a) The last consecutive day of your unemployment.
- b) The date you stop providing proof that you remain continuously unemployed.
- c) We have made the maximum number of monthly benefit payments allowed in the benefit period.
- d) You return to work.
- e) Your DMP finishes.

What if I miss a payment?

Please be reassured that your membership will NOT end automatically if you miss your monthly contribution. You will be notified of your first missed payment. If payment is still not received, you will be given reasonable notice before we cancel your membership. Should you wish to cancel your membership, please remember to inform us or we will continue to deduct contributions which are non-refundable.

We reserve the right to withdraw the scheme or refuse a valid claim for benefit should any monthly contribution not be met within 30 days of its due date. Consistently failing to make payments which is not as a result of a claimable event could result in your benefit amount being reduced.

What if I decide to cancel my membership?

To cancel your membership, you will need to call us on **0800 1970 583**.

Alternatively, you can contact us by email or post on the addresses at the end of this booklet. We will cancel PayPlan Cover My Payments with effect from the date when your next monthly contribution is payable.

Should your DMP be cancelled and you wish to re-activate it, as long as this is done within 90 days, you will be given the opportunity to continue your membership as if it hadn't ended.

What if my circumstances change?

You need to telephone us immediately so that we can confirm whether changes in your circumstances will affect your membership. If the amount you pay into your DMP changes, we will need to be advised so that we can adjust your monthly contribution accordingly.

We do recommend that you review your personal circumstances regularly to ensure that this plan is still relevant to your needs. If you are unsure about what constitutes change, please call us on **0800 1970 583**.

Do I need to renew my membership every year?

You will continue to be a member of the scheme unless you tell us you want to cancel membership.

Otherwise it will only cease if:

- 1) You die.
- 2) You permanently retire from work.
- 3) You reach 65 years of age.
- 4) You are no longer a resident in the United Kingdom.
- 5) You default on your contributions to the scheme or if you reach your enddate, unless in relation to a claimable event.
- 6) Your DMP finishes.

Are there any exclusions to the scheme?

To be a member of the scheme and eligible to claim its benefits, you must not be aware of any illness, disease, condition or accident before the start date that may cause you to make a claim for incapacity and you must not be aware of any impending unemployment. We may still accept you as a member if you are aware of any of these events. However, we will not pay benefits directly relating to any unemployment of which you were aware in the 6 months before the start date nor will we pay benefits directly relating to the illness, disease, condition or accident which you were aware of or received treatment for 12 months before the start date.

TERMS AND CONDITIONS

COVER MYPAYMENTS



IMPORTANT INFORMATION

Data Protection

The information you have given us will only be used for the purposes of processing your PayPlan Cover My Payments scheme including administration and handling. We comply with the principles laid out in the General Data Protection Regulation whilst processing your information. We will process and store your information in a clear, secure, fair, accurate and appropriate manner and will not sell it or pass it on to anyone at all without your permission, as mentioned below and we will only keep the information for as long as necessary, whilst maintaining your rights as an individual.

It is important that we have up to date information so please do let us know straight away about any changes in your circumstances.

Please make sure you provide any information likely to influence the acceptance and assessment of PayPlan Cover My Payments scheme. If you have any doubts as to whether information is important or relevant, tell us anyway. Failure to disclose relevant information may invalidate membership of the Cover My Payments scheme.

If you give us false or inaccurate information and we suspect or identify fraud we will record this and may also pass this information to fraud prevention agencies and other organisations involved in crime and fraud prevention.

To ensure PayPlan Cover My Payments membership scheme operates effectively and to protect your interests, we may disclose your personal data to other parties such as solicitors, loss adjusters, insurers, etc. If necessary, we may contact other parties requesting sensitive data – this might include doctors, hospitals, consultants, employers, etc, we will only contact these parties to enable us to obtain sufficient information to effectively administer the scheme, but we won't do this without your prior consent.

Fraud

If you have given false information to us on or before the start date on your claim for benefit form or in connection with PayPlan Cover My Payments membership scheme, or any claim for benefit made, we may cancel your membership immediately. We may demand the repayment of any benefits we have already paid you and also take steps to prosecute you. We will keep the monthly contribution you have paid us.

GENERAL CONDITIONS

1. This scheme and any written statement of medical or other information made by you make up the membership terms and conditions between us and you.
2. No alterations, variations, or relaxation of any of the terms of this contract can be made except in writing by one or more of our authorised employees.
3. If at any time any provision or part thereof of this contract become invalid, illegal, or unenforceable the remaining parts and/or provisions shall continue in full force and effect.
4. All benefits under PayPlan Cover My Payments are non-taxable, although this may change in line with any amendments to legislation. In this event, we will deduct from any monthly benefit any sums which by law we are required to deduct.
5. It is hereby understood and agreed that Pursuant to Section 1(a) and Section 1(2) of the Contracts (Rights of Third Parties) Act 1999, nothing in this agreement is intended to confer a directly enforceable benefit on any party or third party.
6. Membership under this PayPlan Cover My Payments will end and all monthly benefits will stop automatically if you die or, your DMP ends, or when you reach the age of 65 or permanently retire or, no longer reside in the UK, when you miss paying monthly contribution(s) which may be due to us under this scheme.
7. If your membership is joint and one of you reaches 65 or permanently retires, that person will no longer be eligible for membership benefits. If you write and tell us about this however, the remaining member can then receive all the monthly benefit if a claim for benefit needs to be made provided they are paying the full monthly contribution and meet the criteria set out in this wording.
8. You may not transfer or assign your rights or interest in PayPlan Cover My Payments to any other person. Cover My Payments does not have any value at the end date nor does it acquire any surrender value during the period of membership.
9. We reserve the right to amend the terms of the monthly contribution paid into this scheme by giving you notice of our intention to do so as follows;

90 days notice - to withdraw, terminate or cancel the membership.

30 days notice - to vary the membership terms provided, alter the monthly contribution rates (other than any statutory tax changes) charged during the period of membership.

GENERAL EXCLUSIONS

We will not pay any benefit if your unemployment or incapacity results directly or indirectly from any of the following:

1. Any incapacity or unemployment which occurs while you are working outside of the United Kingdom unless you are working for the British Armed Forces, or as a civil servant in a British Embassy or Consulate, or unless you are working on a specific project for less than 30 days outside the United Kingdom and were actually outside the United Kingdom for less than 30 days.
2. War, invasion, acts of foreign enemies, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion, terrorist activity of any kind.
3. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
4. HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome), even if contracted after the start date of your membership, unless contracted as a direct result of a blood transfusion.
5. Pandemics/Epidemics - outbreak of a contagious disease that spreads rapidly and widely.

We do recommend that you review your personal circumstances regularly to ensure that this plan is still relevant to your needs. If you are unsure about what constitutes change, please call us.

What is not covered for accident or sickness

Benefit will not be paid for:

1. Any pre-existing medical condition. This means any condition, accident, illness, disease or related conditions and/or associated symptoms, whether diagnosed or not, which in the 12 month period immediately prior to the date your plan began that:
 - You knew about, or should reasonably have known about, or
 - You had seen, or arranged to see, a doctor about.

This exclusion will not apply if you then remain symptom free and have not had to seek treatment or advice for a continuous period of 24 months.

2. Backache and related conditions, unless there is additional medical evidence (for example, an MRI scan) of abnormality which we will require to see evidence to validate your claim for benefit. Or if your incapacity arises directly or indirectly from a back related condition where there is no physical or radiological evidence of medical abnormality, unless a consultant certifies that the condition prevents you from working.
3. Normal pregnancy conditions causing morning sickness or fatigue, childbirth or maternity leave. Pathological conditions lasting longer than 30 days and diagnosed by a member of the Royal College of Obstetricians are not excluded and neither are any other abnormalities during normal pregnancy.
4. Any condition of a mental or nervous origin including stress, anxiety or stress related conditions including depression, unless we validate your claim for benefit by reference to additional specialist medical evidence which we will require, such as the Debt and Mental Health Evidence Form.
5. Self-inflicted bodily injury or alcohol or drug abuse, caused while sane or insane. This includes alcohol or drugs not taken under the advice or supervision of a doctor.
6. Medical operations or treatments, which are not medically necessary, including cosmetic or beauty treatments unless this is the result of an accident/illness where your doctor recommends you have cosmetic treatment.

What is not covered for unemployment

Benefit will not be paid if:

1. You were not in continuous employment for at least 6 months before your first period of unemployment.
2. There was a period of two weeks or less where you were not employed. This will not be counted as a break in your employment.
3. Your work is seasonal or of a temporary nature, or your pay is made up only of commission.
4. Your fixed term contract ends, unless you meet the conditions set out in the definition of contract employment.
5. Your income is reduced due to change of work, demotion or going from full-time to part-time work.

6. You reach the end of an apprenticeship or training contract.
7. You are self-employed and your business temporarily stops trading.
8. You accept voluntary redundancy, resign or retire.
9. You are dismissed by your employer as a result of misconduct, or breaking your contract.
10. You are involved in a strike or labour dispute.
11. You choose to work fewer hours or accept a job at a lower rate of pay. Cover My Payments will not make up the difference in your reduced income.
12. Your job is subject to a probationary period and you fail to pass this period and your employment is terminated for this reason.

DEFINITIONS

Wherever the following words and phrases appear in this booklet or the membership confirmation they will always have the same meaning, as shown below:

Benefit Handler - For your scheme is PayPlan Limited, Kempton House, Kempton Way, Dysart Rd, Grantham NG31 0EA. Tel: 0800 1970 583. Email: covermypayments@covermypayments.co.uk

Benefit Period - the maximum number of monthly benefit payments that would be payable for any one period of claim for benefit as shown on your membership confirmation.

Business - a trade, industry or profession owned and operated by you either alone or in association with others and which is registered in the United Kingdom.

Ceases to Trade - the permanent total cessation of your business caused entirely by circumstances beyond your control or the control of any director or partner in your business.

Claim Event Date - the date that the event you are claiming for first occurred e.g the date you were made redundant, became unemployed, incapacitated or disabled.

College - represents the Royal College of Surgeons, the Royal College of Physicians or any other Royal College of medical practitioners.

Company Director - a director who directly or indirectly owns 10% or more of the issued share capital of the company or a relative of a director who is working for the same company as you and who directly or indirectly owns more than 10% of the issued share capital of that company.

Consultant - a medical specialist who is a member of a college and recognised by that college to be a consultant. This does not include you or your relatives.

Contract Employment - you are employed on a regularly renewable or individually negotiated employment contract which is annually renewable and has been renewed at least once, or you have been under contract with the same employer for at least 24 months. You will be defined as being in work, if you have been employed for at least 6 months with the same employer and your contract has been renewed at least twice. Membership benefit is payable if the contract is terminated early but only up to the end of the contract term.

Creditors - the companies/people to whom you owe money and who you are repaying via a DMP.

Debt Management Plan (DMP) - the informal agreement you have in place with your creditors arranged by PayPlan in order to pay your creditors.

Disabled - a disability/condition which is preventing you from working.

Dismissed - you are employed and your employment is terminated due to circumstances which may be beyond your control.

Doctor - a medical practitioner practising in the United Kingdom being a fully registered person under the Medical Act 1983, other than you, your spouse or any of your relatives.

Employed or Employment - you are in permanent employment of at least 16 hours per week and your employer is deducting P.A.Y.E. Tax and National Insurance Contributions on your behalf. If you have multiple jobs, any single job that is less than 16 hours will not be covered by the scheme.

End Date - the earliest of the following to occur:

- a) You die.
- b) You permanently retire from work.
- c) You reach 65 years of age.
- d) You are no longer a resident in the United Kingdom.
- e) You default on your monthly contribution to Cover My Payments.
- f) Your DMP finishes.

Hospital - a government controlled hospital, a National Health Service hospital or a private hospital but will not apply to any long-term nursing home or geriatric unit or any such facility.

Hospitalisation - you are confined to a hospital during the period of membership on the recommendation of a doctor due to incapacity.

Incapacity or Incapacitated - means you are unable to work due to an illness, disease, condition or accident, certified by a doctor in the United Kingdom, which stops you from doing your job or any similar job. It must also stop you from doing any paid work that your experience, education or training reasonably qualifies you to do. If you are self-employed, an incapacity must stop you from helping, managing or carrying out any part of the day-to-day running of your business.

Joint Applicants - two people who are responsible for the regular monthly payments stated in the membership confirmation.

Maximum Payment - maximum benefit has been paid out which is 12 times the monthly benefit.

Member/s - an individual who has joined PayPlan Cover My Payments and in this wording refers only to members of Cover My Payments.

Membership Confirmation - the document supplied to members outlining the terms and conditions of your membership.

Misconduct - being dismissed from your employment as a result of, but not limited to, theft, fraud, alcohol/drug abuse, sex offences, harassment and/or discriminatory behaviour.

Monthly Benefit - the amount of benefit as shown on your membership confirmation which is determined by the planned payment amount you pay to PayPlan.

Monthly Contribution - the amount you pay to be a member of this scheme as set out on your membership confirmation.

PayPlan Cover My Payments - an optional and absolute discretionary non-insurance contract which provides membership benefits in accordance with the conditions and terms set out within this booklet.

Period of Membership - the period between the membership start date and the end date for which the correct fee has been paid.

Permanent Employment - you are employed on a permanent basis and your job has no fixed or predefined finishing date other than the normal retirement age for your occupation or you have been in continuous employment either on a yearly contract which has been renewed at least once or on a renewable fixed term contract with the same employer for at least 2 continuous years.

Permanently Retired - you have stopped working and you have no intention of returning to work in the future.

Planned Payment - The amount calculated as your monthly payment to PayPlan the last time your DMP was reviewed. Underpaying or overpaying from the agreed payment at your last review will not affect the membership fee taken or the benefit payable.

Pre-Existing Medical Condition - This means any condition, accident, illness, disease or related conditions and/or associated symptoms, whether diagnosed or not, which in the 12 month period immediately prior to the date your plan began that

- You knew about, or should reasonably have known about, or
- You had seen, or arranged to see, a doctor about.

This exclusion will not apply if you then remain symptom free and have not had to seek treatment or advice for a continuous period of 24 months.

Scheme - a non-insurance absolute discretionary membership benefits scheme, to provide a benefit payment in accordance with the conditions and terms set out in this booklet.

Scheme Operator - for your scheme is PayPlan Limited, Kempton House, Kempton Way, Dysart Rd, Grantham NG31 0EA. Tel: 0800 1970 583. Email: covermypayments@covermypayments.co.uk

Self-employed - you are helping with, managing or carrying on a business in the United Kingdom and are liable to pay tax under Schedule D Case I, II, IV and V of the Income and Corporation Taxes Act 1988. We will also consider you to be self-employed if you are a partner in a partnership or a person who exercises direct or indirect control over a company (but not necessarily the majority shareholder or holder of the majority voting rights) or, if you are working for a business or company which is in any way connected with a relative (by blood or marriage) who has control over that business or company.

Start Date - the date cover commences on your membership confirmation, after you have made your first payment into your DMP and that payment has cleared.

Unemployed or Unemployment - a period during which you must inclusively be:

- a) receiving Income Support, Job Seeker's Allowance or other relevant benefits or you do not qualify for these benefits because you have been entitled to make reduced National Insurance Contributions in the past.
- b) actively seeking work.
- c) registered as available for work at a Jobcentre Plus.
- d) entirely without work.
- e) not in receipt of wages in lieu of notice.

If you are self-employed you must comply with (a) to (e) above, and have ceased to trade and if you are a company director, your company has been wound up by a creditor who is not a director of that company.

UK - United Kingdom, Channel Islands and the Isle of Man.

UK Resident - you must permanently reside within the UK and be paying National Insurance contributions.

We or Us or Our - PayPlan Membership Services.

Work or Working - gainful contract employment, permanent employment or self-employment for sixteen hours or more each week. You must also be paying the appropriate National Insurance contributions.

You or Your or Yourself - the person or persons named on your membership confirmation.



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FOR GENERAL QUERIES RELATING TO PAYPLAN COVER MY PAYMENTS:

Contact us at the address below by letter, telephone or email:

PayPlan Membership Services,
Kempton House,
Dysart Road,
Grantham,
Lincolnshire,
NG31 7LE.

Tel: **0800 1970 583**

Email: covermypayments@covermypayments.co.uk

CUSTOMER SATISFACTION

If you have a complaint related to this scheme, please contact the Complaints Officer in writing at the address below:

Complaints Officer,
PayPlan Membership Services,
Kempton House,
Dysart Road,
Grantham,
Lincolnshire,
NG31 7LE.

In your letter, please quote your ID Number so that your enquiry or complaint may be dealt with promptly.

A full copy of the complaint procedure is available on request.