

LOAN PAYMENT PROTECTION INSURANCE – ACCIDENT, SICKNESS AND UNEMPLOYMENT

THE PROTECTOR

LOOKING AFTER
YOURSELF PROPERLY



Police Credit Union
Because there's strength in unity



WHEN YOU'RE INDISPOSED, YOU NEEDN'T BE IN DEBT

A high risk, high stress job means you need to consider what would happen if you couldn't earn at your usual rate for a few months, or even years.

If you're taking out a loan, please consider PCU's Protector payment protection insurance. It covers:

- Accident, Sickness and Involuntary Unemployment*

or

- Accident and Sickness

In the event of a valid claim, after 30 days, your loan repayments will be made for you until you're able to return to work, up to a maximum of one year for unemployment and two years for accident or sickness.

A BETTER SAFETY NET TO FALL BACK ON

When you're covered by the Protector, you've got one of the UK's leading general insurers behind you. This protection has been exclusively negotiated by PCU for you with the Credit Union Members' Financial Services of CUNA MUTUAL Group Great Britain, working in partnership with Norwich Union.

You can expect fast efficient processing of any claims.

THE COVER

If you opt for full Accident, Sickness and Unemployment cover, you can claim if you become involuntarily unemployed* or have an accident or an illness which means you're unable to work for at least 30 days.

If you choose just Accident or Sickness, it won't cover you for involuntary unemployment* but it does protect your payments if accident or illness keeps you away from work for 30 days or more.

Your PCU loan repayments will be made after 30 days until you're able to return to work, up to a maximum of one year for unemployment and two years for accident or sickness.

IF YOU TAKE OUT A LOAN, YOU'RE NOT ALONE

If you're taking out a loan with PCU, you can have the comfort of our affordable Protector payment protection insurance but you must apply for both at the same time and meet the following conditions.

You must be:

- aged 18 or more and less than 65 and not receiving a state pension
- the person named in the Credit Agreement
- working in continuous paid employment of at least 16 hours a week for the previous 6 months*
- a current member of Police Credit Union
- reside in the UK, Isle of Man or Channel Islands
- be taking out a loan with a repayment term of 12 months or longer

If you happen to be on holiday or statutory maternity leave but would otherwise meet the conditions, you'll still qualify to apply.

If you're not working because of sickness or injury when you take out your PCU loan, you can still apply for Protector insurance cover when you return to full and active employment, subject to exclusion of any pre-existing medical condition.

On acceptance, you'll receive a full Policy Booklet (a sample policy is also available on request at any time or may be viewed on the PCU website).

INEXPENSIVE. INDISPENSABLE

Protector insurance tots up to just a few pence per day – but adds up to real peace of mind. The insurance premium does not incur interest, which is not the case with some lenders. So as you apply for a PCU loan, complete the application form included with the Resourcer or the Responder loan leaflet. The Protector application form includes the insurance charges.



FINANCIAL SERVICES

CGU Insurance plc

Registered in Scotland No. 2116

Registered Office:

Pitheavlis, Perth, Scotland PH2 0NH

Member of the Aviva Group.

Authorised and regulated by the Financial Services Authority

LOCAL BRANCHES

Birmingham

0121 700 1117

Bristol

01275 874209

Exeter

01884 33768

Liverpool

0151 777 4475

Middlesbrough

01642 301465

Newcastle

01661 868897

Welwyn Garden City

01707 638716

Please contact Police Credit Union Head Office or visit the website www.policecu.co.uk for Local Branch addresses.

The Police Credit Union is authorised and regulated by the Financial Services Authority.

The Police Credit Union is a member of the Financial Services Compensation Scheme. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit, if the credit union fails.

* Subject to exclusions detailed in the full policy booklet.

POLICE CREDIT UNION LTD HEAD OFFICE

**GUARDIANS HOUSE, 2111 COVENTRY ROAD,
SHELDON, BIRMINGHAM B26 3EA**

TEL: 0121 700 1117 FAX: 0121 700 1118

EMAIL: enquiries@policecu.co.uk

www.policecu.co.uk

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