What is the monthly benefit and cover you have chosen as shown on your current Schedule of Insurance.

The maximum monthly benefit is 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 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.

Hospitalisation

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 up to 25 days in total.

Self-employed

If you are self-employed you will be entitled to claim for unemployment if you have involuntarily ceased trading and can provide additional evidence that you are unemployed.

Back to Work service

Provides independent confidential advice and guidance to help you return to work.

Unemployment

- If you know about the unemployment at the start of the policy
- 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
- At 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.

Carer:

- Unless you are in receipt of (or awaiting) a Carer’s Allowance
- If you know that a member of your immediate family would require a carer at the start of the policy
- 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.
**Where am I covered?**

- Worldwide provided your permanent home is in the United Kingdom

**What are my obligations?**

- You must pay your premiums on time
- In the event of a claim you must provide the information to support your claim
- You must tell us if your eligibility for cover under this policy changes e.g.
  - you retire from work,
  - voluntarily reduce your hours to less than 16 per week,
  - you leave the UK to live abroad

  If any of these happen or are likely to happen you should discuss this with Leeds Building Society
- You must not breach the terms of your policy. If you breach the terms of your policy we can cancel your policy immediately

**When and how do I pay?**

Your premiums are payable on a monthly basis by Direct Debit.

**When does the cover start and end?**

Cover begins on the start date shown on your Schedule of Insurance, and will continue until your insurance is cancelled or there is an occurrence of at least one of the following events:

- You no longer have your mortgage agreement.
- You reach 65 years of age.
- You retire from work and do not intend to actively seek further work.
- You cancel the policy.

We 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 alternative equivalent product we will give you at least 90 days notice.

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.

**How do I cancel the contract?**

This insurance is optional.

You may cancel this policy at any time by giving 30 days’ written notice to Leeds Building Society or you can call us on 03452 340686.

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**Are there any restrictions on cover?**

- You will need to register for a Jobseeker’s Agreement or provide evidence of actively seeking work if you are ineligible for a Job Seeker’s Agreement to be able to make an unemployment claim.
- If you are self-employed, you must provide evidence that you 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 or are entitled to receive payment in lieu of notice, your unemployment claim will start when you have registered as unemployed after the date your notice period ends.
- At the start date you must be in paid work (not temporary work) of at least 16 hours per week and have been so for the last 6 months.
- Hospitalisation cover is only payable if you are not receiving benefit for an accident or sickness, unemployment or carer claim.

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