



# Key Features

Pure Income Protection Insurance  
from dg mutual Specialists Since 1927

# Key Facts

## Its Aims

- To provide you with an income if you become ill or have an accident and are medically certified as such by your doctor.
- To provide a range of options to enable you to cover your income protection needs.
- To provide you with income protection benefit regardless of the number of claims made.

## Your Commitment

- You must commit to paying your subscription at the various levels up to your retirement age.
- You must provide all reasonable information on request when applying for membership. This applies to medical and non-medical issues.
- You must inform us in writing of any material change in your circumstances from the date you apply to join and throughout membership.
- You must submit claims for benefit within the specified time limits along with medical certificates, evidence of income and evidence of loss of income.
- It is for you to review your benefit level during your membership to make sure it is a) adequate and b) not over-insured.
- You will become a member of dg mutual and must conform to its rules.

## Risk Factors

- Your membership and entitlement to benefit is at risk if you stop paying your subscription.
- Subscription rates are not guaranteed and are reviewable. They are based on historical factors and future assumptions that were made when the rates were originally set. Therefore, they may need to be amended in the future for all members of the Society if our claims costs and expenses so demand.
- Your circumstances may change and you should review your benefit level against your earnings on a regular basis.

## Charges

- The subscription shown in your personal illustration includes all the costs of selling, administration, underwriting, claims and commission. It also includes the fees for any medical examination we might ask you to have.

## The Financial Services Compensation Scheme

- dg mutual is covered by the Financial Services Compensation Scheme (FSCS) This scheme comes into effect if we cannot meet our obligations and are unable, or are likely to be unable to pay claims made against us. You may then be entitled to compensation depending on the type of business and circumstances of the claim. Insurance policies are covered for 100% of the first £2000 and 90% of the remainder of the claim. Further information is available from the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk)

## Your Questions Answered

### How does the policy work?

You pay a monthly subscription for your chosen type of cover and retirement age.

## **At what age can I join and how much of my income can be covered?**

You may join from age sixteen up to fifty five and you may apply for benefit up to 66% of your pre-tax income up to a maximum of £1,200 per week, less any other continuing income or insurances.

## **Will the subscription be exactly as shown in the brochure?**

Very rarely we will offer you membership at a higher rate to reflect specific medical issues but usually we try to deal with this point by excluding any relevant pre-existing conditions.

## **Can I change my mind?**

After your application has been accepted we will send you a Cancellation Notice. If you don't want the policy you will have 30 days to notify us. Any subscriptions already paid will be refunded less any benefit paid to you.

## **Do my subscriptions increase with age?**

Subscriptions will increase in set age bands. Please refer to the rate tables. We do this so that subscriptions are lower when you are younger and probably have higher expenses. It also reflects the higher risk of illness at older ages.

## **Can I increase or change my cover?**

Yes, increases in levels of cover are allowed up to age 55. Changes which do not increase benefit levels may be allowed after that depending on the new length of deferment required.

## **What happens if I cancel my cover?**

If you cancel your cover there will be no cash sum payable to you.

## **What happens if my circumstances change?**

You must tell us if there is a change to your level of earnings, your occupation and your address. If you plan to move or work outside the UK please notify us as your cover could be affected.

## **What happens if I stop paying my subscriptions?**

If you stop paying your subscriptions for three months your membership will lapse and your entitlement to benefit will cease so it's important to let us know if you are changing bank accounts or have a temporary difficulty.

## **Will my subscription change if I claim?**

The number of claims you make will not affect the amount of your subscription.

## **How much medical evidence is required at application and claim stages?**

The application and claim forms contain medical questions that you must answer. We may contact your doctor for information or ask you to have a medical examination at our expense.

## When will benefit not be paid?

### We will not pay claims arising from:

- Drug or alcohol misuse,
- Disorderly conduct,
- Wilful self inflicted injury,
- Maternity Leave,
- Sterilisation other than on medical grounds,
- Any surgery or treatment not certified to be necessary on health grounds
- Involvement in war, invasion, riot or usurped power
- Flying other than as a fare paying passenger on a recognised air route
- AIDS arising from infection by any HIV virus or an AIDS related condition due to any HIV virus
- Hazardous pursuits

## What will reduce my benefit?

Your benefit will be reduced if you receive income from another source which takes you over the 66% of net pretax earnings maximum benefit allowed. This includes earnings or sick pay you are still receiving and amounts you receive from other sickness benefit insurances.

## What happens if I die?

If you die during membership there is no cash value and the policy ceases.

## Other information

### Contract Terms

This document contains the important Key Features of Income Protection insurance from dg mutual and should be read in conjunction with your personal illustration. Full details are contained in the Society's rules which can be found on the website; printed copies are available on request. If you are in any doubt as to whether this policy is suitable for your needs, you should consult a financial adviser. Advisers may charge for providing you with advice but they should confirm any cost beforehand.

## How to complain

If you are unhappy about any aspect of the service you have received, please contact the Chief Executive at our registered address or e-mail us at [complaints@dengen.co.uk](mailto:complaints@dengen.co.uk). Copies of our internal complaints handling procedure are available on request. Complaints we cannot settle may be referred to the Financial Ombudsman Service. Making a complaint will not prejudice your right to take legal proceedings.

## Contact Us

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dg mutual is the trading style of The Dentists' & General Mutual Benefit Society Limited

Incorporated in 1999 under the Friendly Societies Act 1992

Member of the Association of Financial Mutuals

Authorised by the Prudential Regulatory Authority and regulated by the Financial Conduct Authority and the Prudential Regulatory Authority