

Key Features of the Protection Menu

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*The Financial Services Authority is the independent financial services regulator. It requires us, progress from Royal Liver, to give you this important information to help you to decide whether our Protection Menu is right for you. **You should read it carefully with your quotation so that you understand what you are buying, and then keep it safe for future reference.***

It gives you information about the type of Covers, features and options available under our Protection Menu. It's only a guide; the full terms and conditions are contained in the Plan Conditions that you'll receive when your Plan starts, or are available on request.

It also complies with the Association of British Insurers (ABI) Statements of Best Practice. These statements were introduced to make it easier for customers to compare the different products that insurance providers offer.

These Key Features relate to any Plan with a quotation produced on or after 28th January 2009.

Aims

- The Protection Menu is a flexible Plan that provides a choice of Covers for you and your family on: death or diagnosis of a Terminal Illness, diagnosis of a defined critical illness or loss of income through sickness or unemployment, depending on the Cover(s) you choose.

Your Commitment

- Give us accurate, complete and true information as part of your application.
- Provide any medical or other evidence we ask for.
- Tell us of any changes to your medical or other information between submitting your application and when your Plan starts.
- Sign and return to us a copy of your application details. We will send this to you when your Plan starts.
- Pay the agreed premiums by direct debit throughout the period of the Plan.
- Tell us as soon as possible if you wish to make a claim.

Risk Factors

- If you don't completely and honestly answer every question we ask you as part of your application we may not pay a claim.
- If you stop paying premiums the Plan will end, you won't receive any Benefit, and any premiums you have paid will not be refunded.
- The Plan has no cash-in value at any time.
- We won't pay out in the circumstances described under the heading 'When won't the Plan pay out?' on page 11.
- If you are using a Decreasing Cover to protect your mortgage payments and your actual mortgage interest rate rises above our assumed interest rate, your mortgage may not be completely repaid in the event of a claim.
- If you choose Income Protection Cover, any Benefit we pay may affect your entitlement to some means tested State benefits. It won't affect your right to State Incapacity Benefit. State benefit rules may change.
- If you don't regularly review your cover, you may have more or less cover than you need.

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What does the Protection Menu do?

- It allows you to:
 - put the protection Covers you need in one place (we call this a Plan).
 - tailor the Covers to suit your individual needs at a particular time.
 - choose the length of time you want it to run (we call this the term), between five and 40 years. However the Cover must end before your 85th birthday for Life/Family Income Cover only and 65th birthday for all other Covers.
 - select the sum you want to be insured for (we call this the Benefit).

Who can apply?

- You must be 16 or over and live in the UK.
- You can apply alone, or with another person (joint cover).
- **If you choose joint cover, it will pay out once, and then it will end.**

What Cover choices are available?

There are 7 Covers to choose from:

1. Life Cover

Provides a lump sum if you die or are diagnosed with a Terminal Illness.

You can choose whether the Benefit stays the same, or increases yearly with the Inflation Protection Option (see page 8).

2. Decreasing Life Cover

Provides a lump sum if you die or are diagnosed with a Terminal Illness.

The Benefit will decrease monthly in line with the assumed interest rate you choose. This will be shown on your quotation.

3. Family Income Cover

Provides a monthly income until the end of the term if you die or are diagnosed with a Terminal Illness.

You can choose whether the Benefit stays the same, or increases yearly with the Inflation Protection Option (see page 8).

4. Life with Critical Illness Cover

Provides a lump sum if you die or are diagnosed with a Terminal Illness, Critical Illness, or suffer a Total and Permanent Disability (see pages 3-4).

You can choose whether the Benefit stays the same, or increases yearly with the Inflation Protection Option (see page 8).

5. Decreasing Life with Critical Illness Cover

Provides a lump sum if you die or are diagnosed with a Terminal Illness, Critical Illness, or suffer a Total and Permanent Disability (see pages 3-4).

The Benefit will decrease monthly in line with the assumed interest rate you choose. This will be shown on your quotation.

6. Family Income with Critical Illness Cover

Provides a monthly income until the end of the term if you die or are diagnosed with a Terminal Illness, Critical Illness, or suffer a Total and Permanent Disability (see pages 3-4).

You can choose whether the Benefit stays the same, or increases yearly with the Inflation Protection Option (see page 8).

A Terminal Illness means that you are expected to live no longer than 12 months.

Please note for Covers 1 to 3 we won't pay a Terminal Illness claim in the last 12 months of the Cover.

7. Income Protection Cover

Provides a monthly income if you meet our definition of incapacity which stops you from working for longer than the Deferred Period you choose.

Deferred Period means the period of incapacity before any Benefit is paid. This will be shown on your quotation.

You can choose whether the Benefit stays the same, or increases yearly with the Inflation Protection Option (see page 8).

You should read pages 5-7 for more detailed information about Income Protection Cover.

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Can I make changes to my Plan?

- You can ask us to:
 - add / remove a Cover,
 - increase / decrease the Benefit amount,
 - increase / decrease the period of Cover,
 - change the type of Life Cover and Life with Critical Illness Cover, e.g. from level Cover to decreasing Cover and vice versa.
- We may ask you for further evidence of your health before we agree to make changes to your Plan.
- If we can't make a change to your Plan, we will explain why.

What conditions are included if I choose Critical Illness Cover?

- The following table shows a list of the conditions we cover.
- These headings are only a guide to what is covered. The full definitions of the illnesses covered and the circumstances in which you can claim are given in the Plan Conditions.
- They typically use medical terms to describe the illnesses. In some cases the cover may be limited, e.g. some forms of Cancer are not covered.

Alzheimer's disease – resulting in permanent symptoms	Major organ transplant
Aorta graft surgery – for disease or traumatic injury	Mastectomy (partial payout)
Aplastic anaemia – with permanent bone marrow failure	Motor neurone disease – resulting in permanent symptoms
Bacterial meningitis – resulting in permanent symptoms	Multiple sclerosis – with persisting symptoms
Benign brain tumour – resulting in permanent symptoms or surgical removal	Open heart surgery – with surgery to divide the breastbone
Blindness – permanent and irreversible	Paralysis of limbs – total and irreversible
Cancer – excluding less advanced cases	Parkinson's disease – resulting in permanent symptoms
Cardiomyopathy – of specified severity	Pre-senile dementia – resulting in permanent symptoms
Coma – resulting in permanent symptoms	Primary pulmonary hypertension – of specified severity
Coronary artery by-pass grafts – with surgery to divide the breastbone	Progressive supranuclear palsy – resulting in permanent symptoms
Creutzfeldt-Jakob disease – resulting in permanent symptoms	Pulmonary artery surgery – with surgery to divide the breastbone
Deafness – permanent and irreversible	Rheumatoid arthritis – chronic and severe
Emphysema – end stage	Severe lung disease – end stage
Encephalitis – resulting in permanent symptoms	Stroke – resulting in permanent symptoms
Heart attack – of specified severity	Systemic lupus erythematosus – with severe complications
Heart valve replacement or repair – with surgery to divide the breastbone	Terminal Illness
HIV infection – caught in the UK and other specified countries from a blood transfusion, a physical assault or at work in an eligible occupation	Third degree burns – covering either 20% of the body's surface area or 20% of the face
Kidney failure – requiring dialysis	Traumatic head injury – resulting in permanent symptoms
Liver failure – end stage	
Loss of hands or feet – permanent physical severance	
Loss of speech – permanent and irreversible	

If you choose Critical Illness Cover, we include Children's Critical Illness Cover and Total and Permanent Disability (TPD) at no extra cost. Please see the next page for more information.

For full definitions of our Critical Illnesses, please refer to the Plan Conditions, Appendix B.

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What is Children's Critical Illness Cover?

- In addition to your Critical Illness Cover, if your child suffers from either a listed Critical Illness or Total and Permanent Disability (and survives for 14 days following diagnosis), we'll pay you a cash lump sum up to a maximum of £25,000, or if lower, 50% of your own lump sum Benefit (or four times your monthly income Benefit).
- Child includes an adopted child.
- The child must be aged between the ages of 30 days and 18 years.
- This Benefit will only pay out once per child, up to a maximum of two children.
- Any successful claims will not affect your own Critical Illness Cover.
- **We won't pay a claim caused by a condition that the child already had before your Plan started.**

What is Total and Permanent Disability?

- Total and Permanent Disability (TPD) means that you have an illness or injury, before age 60, which is **permanent and irreversible** and meets our definition of disability.
- Based on your circumstances, we will apply one of the following three definitions of disability:
 - 'Own' means you can't do the type of job you had before you had to stop work.
 - 'Own or Suited' means you can't do the type of job that you had before you had to stop work or any other job that may suit your education, training or experience.
 - 'Activities of Daily Working' means you can't do three or more of the tasks that people need to do in every day life. (See below for how we define the Activities of Daily Working).
- We will tell you which definition applies to you at the start of the Cover.
- The TPD definition for children means that the child must, for a period of 12 consecutive months be totally and permanently disabled, requiring them to be confined to their home, hospital or similar institution and require medically supervised constant care and attention.
- In the event of a claim, you must be medically assessed in the UK.
- More information about TPD, the above definitions of disability, and when we will pay a claim, is given in the Plan Conditions, Appendix B.

How do you define Activities of Daily Working?

- It means that you can't, as a result of an illness or injury, do three or more of the following tasks without help from another person, but with the help of appropriate appliances, e.g. a walking stick or spectacles.
- The Activities of Daily Working are the kinds of tasks that people do in every day life. They are:

Walking	Walk 200 metres on a level surface without stopping.
Mobility	Walk up and down a flight of 12 stairs.
Dressing	Put on and take off items of clothing which are normally worn.
Communication	Answer a telephone and relay a message.
Reading	The eyesight, if necessary as adjusted by the use of spectacles, contact lenses or other visual aid to read a daily newspaper.
Dexterity	The manual dexterity necessary to write using a pen or pencil.
Eating	Use normal cutlery to eat a meal that has already been prepared.
Hygiene	Wash oneself all over.
Continence	Manage bowel and bladder function, including through the use of protective undergarments or surgical appliances.

For more information, please see the Plan Conditions.

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If I choose Income Protection Cover, how does it work?

- Income Protection provides a monthly income (payable in arrears) if you meet our definition of incapacity (see below).
- You decide:
 - how much Benefit you need,
 - how soon it should start paying out, and
 - how long the Cover should last.
- We decide the definition of incapacity that will apply to you.

How much Benefit do I need?

- You choose how much you will need as a monthly income Benefit.
- However, the maximum Benefit we will pay is 50% of your pre-tax monthly earnings before you became incapacitated, less any deductions.
- We will not pay a Benefit of more than £200,000 per year, regardless of your earnings.
- We'll reduce your Benefit if any of the following take you over the maximum allowed:
 - Continuing income from employment or self employment
 - Pension payments, unless you would have received them if still working and they started before your incapacity
 - Other insurance payments if they are due to your incapacity.
- If we reduce your Benefit for the above reasons, we won't refund any of your premiums.
- We won't reduce your Benefit because you receive State benefits or income from savings or investments.
- If you don't have earnings, the maximum Benefit we will pay is £20,000 per year.

Full details of how we define earnings can be found in the Plan Conditions, Section 3.6.

How soon will the Benefit start paying out?

- This Cover will pay out when you meet our definition of incapacity and your Deferred Period has elapsed.
- You can choose a Deferred Period of: 4, 8, 13, 26, or 52 weeks. (This is shown on your quotation).
- Your choice of Deferred Period should take into account how long your employer pays you, e.g. sick pay, or how long you are prepared to live off your savings.

How long should the Cover last?

- You decide how long the Cover should run. This should be no later than your planned retirement date.

What is my definition of incapacity?

- It depends on whether or not you are working, the hours you work, and your type of job. Using this information we will apply one of the following three definitions of incapacity:
 - 'Own' means you can't do the type of job you had before you had to stop work.
 - 'Own or Suited' means you can't do the type of job that you had before you had to stop work or any other job that may suit your education, training or experience.
 - 'Activities of Daily Working' means you can't do three or more of the tasks that people need to do in every day life. See page 4 for how we define Activities of Daily Working.More information about these definitions is given in Appendix C of the Plan Conditions.
- We will tell you when your Plan starts which definition of incapacity applies to you.
- **Availability of work isn't a factor in deciding whether you're able to do your job.**

Can I apply for this Cover if I am a Houseperson?

- Yes. You can apply if you are not working (or work less than 30 hours per week) but still need an income, e.g. to cover your mortgage payments or other bills.
- Your definition of incapacity will be 'Activities of Daily Working' (see page 4).
- The maximum Benefit we will allow you to apply for is £20,000 per year.

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When do I need to tell you I'm ill?

- We would like to be told as soon as possible, but always within the following deadlines:

Deferred Period (weeks)	Deadline
4	Within 2 weeks of incapacity
8, 13	Within 4 weeks of incapacity
26, 52	Within 10 weeks of incapacity

- If you don't notify us within these deadlines but you were able to do so, we may refuse to pay your claim or extend the Deferred Period by the length of the delay.

What happens if I become terminally ill?

- We won't apply your Deferred Period, which means we will start to pay your Benefit immediately.
- You must meet our definition of incapacity and our definition of Terminal Illness.

When does the Benefit stop?

- We will continue to pay a Benefit until the first of the following happens:
 - you recover and therefore no longer meet our definition of incapacity,
 - you no longer suffer a loss of income,
 - the term of the Cover ends,
 - you die.

Can I claim again once I have returned to work?

- Income Protection Cover doesn't end when your claim ends, as long as the term of Cover is still running. As long as you restart paying premiums, you can claim as many times as you need to.
- If you become incapacitated within 12 months of going back to work for the same reason as the last claim, the Deferred Period won't apply.

What happens if I return to work part-time?

- If you return to work in your normal job on a part-time basis (on reduced earnings), because you are not yet fully recovered, then we'll pay you a proportion of the full Benefit.

What happens if I return to work in a different job?

- If you are still incapacitated and you return to work in a different job than before you claimed and on reduced earnings then we'll pay you a proportion of the full Benefit.

What happens if I change my job?

- You don't need to tell us because your Cover will continue, but if you make a claim we may change your definition of incapacity to reflect the type of job you are doing at that time.
- You may wish to tell us if you move to a less hazardous job as we may be able to reduce your premiums.

What happens if I go abroad?

- We cover you if you go anywhere in the world.
- If you are living outside the following countries when you make a claim, we will only pay Benefit for 26 weeks: Australia, Canada, EU, Japan, New Zealand, Norway, Switzerland, USA, or any other territory/country determined by us.
- We may require you to be examined in the UK by a doctor or health specialist of our choice. This will help us to confirm whether you still meet our definition of incapacity.

What happens if I become unemployed?

- Income Protection Cover will continue, provided that you continue to pay premiums.
- If you become incapacitated whilst you are unemployed, your definition of incapacity will be 'Activities of Daily Working' (see page 4).
- The maximum Benefit we will pay is £20,000 per year.

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Do I need to keep paying premiums if I make a claim?

- You must continue to pay premiums until we accept your claim.
- You won't have to pay premiums whilst we are paying you a Benefit.

Can I increase my monthly Benefit without further underwriting?

- Yes, under certain circumstances that we call Guaranteed Insurability Options. These are listed under 'Can I increase my Benefit?' on page 9.

What other features are included with Income Protection Cover?

For no extra cost we include the following:

Career Break

- If you tell us that you are taking a career break, we'll allow your Income Protection Cover to continue with the monthly Benefit reduced to the lesser of:
 - your Income Protection Benefit, and
 - £20,000 per year.
- If the Benefit is reduced, we'll reduce your premium.
- Whilst you are on a career break, your definition of incapacity will be 'Activities of Daily Working' (see page 4).
- Provided that you return to work within two years (without having made a claim), you can restore your original Cover without further underwriting.

Unemployment Break

- If you tell us that you are unemployed, we'll allow you to suspend your Cover and premiums until you return to work.
- You won't be able to make a claim during an unemployment break.
- Provided that you return to work within a year, you can restore your original Cover without further underwriting.

Carer's Benefit

- If your child suffers from either a listed Critical Illness (see page 3) or Total and Permanent Disability (and survives for 14 days following diagnosis) we will pay a lump sum equal to four times your monthly Income Protection Benefit, up to a maximum lump sum of £25,000.
- The Total and Permanent Disability definition for children means that the child must, for a period of 12 consecutive months be totally and permanently disabled, requiring them to be confined to their home, hospital or similar institution and require medically supervised constant care and attention.
- Child includes an adopted child.
- The child must be aged between the ages of 30 days and 18 years.
- This Benefit will only pay out once per child, up to a maximum of two children.
- Any successful claims will not affect your own Income Protection Cover.
- **We won't pay a claim caused by a condition that the child already had before your Plan started.**

Lifestyle Support Benefit

- If we start paying you an Income Protection Benefit, and your incapacity is so severe that that you also fail three or more Activities of Daily Working (as listed on page 4), then we will also pay you a one-off lump sum of three times your monthly Income Protection Benefit.
- If you have more than one Deferred Period, then an assessment will be made at the end of the longest Deferred Period.

For all of the above features, please refer to the Plan Conditions, Section 3 for more information.

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What options can I apply for?

The following options can be added at the start of your Plan for an increased premium:

	Inflation Protection	Waiver of Premium	Life Buy-back	Unemployment Cover
1. Life Cover	✓	✓	X	✓
2. Decreasing Life Cover	X	✓	X	✓
3. Family Income Cover	✓	✓	X	✓
4. Life with Critical Illness Cover	✓	✓	✓	✓
5. Decreasing Life with Critical Illness Cover	X	✓	✓	✓
6. Family Income with Critical Illness Cover	✓	✓	X	✓
7. Income Protection Cover	✓	*	X	✓

Key:	Available ✓	Not Available X	Already Included *
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Inflation Protection Option

- It allows you to increase your Benefit each year to help offset the effects of inflation.
- The Benefit (lump sum or income) increases in line with the Retail Prices Index (RPI). The Benefit will never increase by more than 10% each year.
- If the Benefit is an income, it may increase whilst you are claiming.
- Each year we will write to you to let you know your new level of Benefit. If you accept the increase in Benefit, your premiums will go up. We calculate the premium increase depending on the level of Benefit, your age at the time of the increase and the remaining term of the Cover. **Please note this means that the premium can go up by more than the increase in RPI.**
- Each year you can tell us not to apply the increase. If you do so three times over the term of the Plan, this option will no longer be available to you.
- Full details can be found in the Plan Conditions.

Waiver of Premium Option

- We'll pay your premiums (except Unemployment Cover premiums) if you meet our definition of incapacity (see 'What is my definition of incapacity?' on page 5) for longer than the Deferred Period.
- You can choose a Deferred Period of either 13 or 26 weeks.
- During the Deferred Period you must continue to pay premiums.
- Waiver of Premium lasts until the first of:
 - Your 65th birthday
 - The date the Plan stops.

Life Buy-back Option

- This option allows you to restart your Life Cover (without having to provide medical evidence) 12 months after a Critical Illness Benefit has been paid.

The above options will only be included in your Plan if, after assessing your application, we accept you on standard terms.

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Unemployment Cover

- It covers your mortgage repayments (for up to 12 months) if you become unemployed.
- The maximum Benefit is the lower of 125% of your contribution towards the monthly mortgage repayment, or £1,500 per month.
- Eligibility and product details can be found in the Unemployment Cover Key Facts Document, which is available on request.
- This Cover is provided by Pinnacle Insurance Plc, which is authorised and regulated by the Financial Services Authority. Registered number 110866.
- If Pinnacle Insurance Plc stop offering Unemployment Cover then we will do everything possible to find another insurance provider. If this happens then your documentation may change. If we can't find a replacement we will have to stop your Unemployment Cover.

Can I increase my Benefit?

- If you are under age 55 and **have been accepted on standard terms**, we will include the following Guaranteed Insurability Options (GIOs) which will enable you to increase your Benefit in the future without any further underwriting if you:
 - get a large pay rise (10% or more)
 - get married or enter a civil partnership
 - become a parent (this includes adoption)
 - increase your existing mortgage due to moving home or making major improvements to your existing home
 - divorce or separate (For joint cover only, the Plan can be changed to two single Plans, each for the same amount of Benefit)
- Your premiums may change if you make any alterations to the Plan.

Full details for each of the options, including the restrictions, maximum limits and evidence we need, can be found in the Plan Conditions, Section 4.1.

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What happens after I apply?

- We'll assess your application and in some circumstances, e.g. due to your health, type of job or hobbies, special terms may be applied. This could result in:
 - not all the features of the Plan being available to you (such as Inflation Protection or GIOs),
 - you having to pay a higher premium,
 - exclusions being applied to your Plan, e.g. if you select a Cover with Critical Illness, some illnesses listed not being covered.
- You are not covered until we have confirmed that your Plan has started. We'll send you written confirmation that it has started together with a pack containing:
 - a Plan Schedule summarising each of your Covers
 - a Cover Schedule for each Cover
 - the Plan Conditions.
- In some circumstances we may not be able to offer you cover. Please ask your Adviser how this may affect your personal position.

Am I covered before my Plan starts?

When you apply for any Cover (except Income Protection Cover) we will provide the following temporary Free Cover:

Free Accidental Death Cover

- Cover starts from the date we receive your fully completed application (including the direct debit) until the Plan starts, up to a maximum of 90 days.
- If you die as a result of an accident the Benefit will be equal to the level of Cover you applied for – up to a maximum of £200,000.
- Accidental Death means death caused by violent, visible and external means and independent of any other cause.

Free Mortgage Cover

- If you are taking out Cover to protect a mortgage, this gives you protection once you are legally committed to the purchase and whilst you are waiting for your property purchase to complete.
- This will only be provided if you are under age 55, we have issued our terms of acceptance and you have exchanged contracts (or Conclusion of Missives in Scotland).
- Free Cover ceases on the completion of your purchase or after 90 days if less.
- In the event of a claim, evidence must be provided to confirm contracts had been exchanged and a mortgage offer received from a recognised lender.
- The Benefit will be equal to the level of Cover applied for (or your mortgage offer if lower) up to a maximum of £500,000 for death claims or £350,000 for Critical Illness claims.

What else do I need to know about Free Cover?

- Free Cover is not a contractual benefit and will stop if we decline your application.
- If we apply special terms (e.g. an exclusion) when we issue terms of acceptance, then these special terms will also apply to your Free Cover.
- The Benefit won't be paid out where the claim results from:
 - suicide or self-inflicted injury
 - taking part in a criminal act
 - taking part in a hazardous sport or leisure activity.
- Free Cover is not available if you are applying for similar cover elsewhere.

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Can I change my mind?

- Yes. After your Plan has started, you will receive a 'Your Right to Cancel' statement from us. At this point, you will have 30 days in which to cancel your Plan from the date you receive the statement.
- If you decide to cancel within 30 days, any premiums you have paid will be refunded.
- If you don't cancel within the 30-day cancellation period, the Plan will continue and we'll expect you to continue to pay your premiums.
- You may stop your Plan at any other time by contacting us and asking to stop paying premiums.
- **The Plan has no cash in value at any time and premiums will not be refunded.**

What will my premiums be?

- The cost of each Cover is calculated using a number of factors, including your age, sex, whether or not you smoke, the amount and type of Cover you choose and the period of Cover you select.
- Your quotation will show the premiums you will be expected to pay by Direct Debit.
- Your premiums are guaranteed to remain the same for the term of the Cover, unless you choose to add the Inflation Protection Option.
- If you choose Unemployment Cover, premiums are not guaranteed and may increase.
- If you change your Cover at any time, your premiums could go up or down, depending on the change you make.
- If you choose more than one Cover and they run for different lengths of time, your premiums will automatically reduce as each Cover ends. Your premiums will stop altogether when the last Cover ends.

What are the charges?

- All of our charges are included in the premium summary on your quotation.

What if I stop paying?

- If you miss a premium, you will have at least 28 days in which to pay it. After this time, the Plan will end and your Cover will stop. If this happens, you won't get a refund for any premiums you've paid.
- You may ask us to restart the Plan within 12 months by paying any outstanding premiums in full, but we may request medical evidence to prove that you are still in good health.

What about tax?

- Under current legislation, all Benefits we pay are free from income and capital gains tax.
- Any Benefit paid on death may be subject to inheritance tax if it forms part of your estate. You may be able to avoid inheritance tax by using an appropriate trust. Ask your Adviser for more details.
- If you choose Unemployment Cover, your premium will include Insurance Premium Tax (IPT). The Government can change the rate of IPT at any time. We'll change your premium if the rate of IPT changes.
- The Government can change tax rules at any time. If it does, then any change may apply to your Plan.

When won't the Plan pay out?

We will not pay a claim if:

- you do not answer every question on the application form completely and honestly.
- the cause of a claim was excluded from your Plan. If any exclusions are applied to you, they will be stated in our terms of acceptance and your Plan Schedule.
- for Critical Illness Cover; the specific Critical Illness/disability diagnosed does not meet our definition (see page 3).
- for Income Protection Cover (see pages 5-7) or Waiver of Premium Cover (on page 8);
 - your disability/incapacity does not meet our definition.
 - you do not let us know about a claim within our deadlines.
 - you live outside the listed countries for longer than 26 weeks whilst claiming.

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Further Information

If you have any questions about the Protection Menu, please contact your Adviser in the first instance.

How to contact us

Email us: IFAOperations@royal-liver.com

Call us: 0845 675 3555

Lines are open from 8.00am to 6.00pm, Monday to Friday.
To improve the quality of our service and to ensure that we have an accurate record, we record and monitor calls.

Fax us: 0845 675 3535

Write to us: progress from Royal Liver
Matrix House
Basing View
Basingstoke
RG21 4DZ

Making a claim

- To make a claim, please call us as soon as possible on 0845 675 3555.
- Full details of how to make a claim can be found in Section 8 of your Plan Conditions or in our Claims Guide, which is available on request.

How to complain

- Please write to our Complaints Officer at the address shown under 'How to contact us'.
- If you're not happy with our response, you can contact:
Financial Ombudsman Service (FOS)
South Quay Plaza
183 Marsh Wall
London
E14 9SR
Telephone: 0845 080 1800
Fax: 0207 964 1001
Email:
complaint.info@financial-ombudsman.org.uk
- Making a complaint does not prevent you from taking legal proceedings.

Law

- The laws of England will apply to your Plan.
- The information contained within this document is based on our understanding of current law and HM Revenue and Customs practice, both of which may change in the future.

Language

- All of our communications will be in English.

Compensation

- progress is a trading name of Royal Liver Assurance Limited. Royal Liver Assurance Limited is a member of the Financial Services Compensation Scheme (FSCS).
- The FSCS is an independent safety net for customers of financial services firms. It provides compensation if we cannot afford to pay claims. Further information on compensation is available from us or directly from the FSCS website at: www.fscs.org.uk.
- The current compensation limit is 100% of the first £2,000 and 90% of the remainder of the claim.

Conflict of Interest

- A conflict of interest can arise when a business or personal interest influences, or appears to influence, an independent and objective decision. If it does, we've implemented a policy to ensure that any such conflicts are handled appropriately.
- Please call us on 0845 675 3555 for full details of our Conflict of Interest Policy.

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