



Essential Ability Cover

Adviser Guide

About Unum

Unum is the UK's leading provider of income protection insurance, with almost four decades of experience.

We enable individuals to protect their lifestyles, ensuring their financial security if they become unable to work because of illness or injury. In addition, our income protection customers benefit from our expertise in the specialist areas of vocational rehabilitation and return-to-work. For employers, we safeguard one of their most valuable resources by helping employees return to work following long-term absence.

At the end of 2008, Unum protected almost 1.6 million people through more than 15,200 schemes. During 2008 we paid total benefit claims of £263 million – of which more than £201 million related to income protection claims.

Our US parent company, Unum Group, traces its history back to 1848 and is one of the leading providers of employee benefits products and services, and the largest provider of group and individual disability income protection insurance in the United States. Premium income for Unum Group and its subsidiaries totalled \$7.8 billion in the year ended 31 December 2008, with reported revenues for the group totalling \$10.0 billion. Total assets were \$49.4 billion at 31 December 2008.

For more information please visit www.unum4advisers.co.uk/individual

Why choose Essential Ability Cover?

- Monthly benefit payments if illness or injury leaves your client unable to perform a number of essential activities for a prolonged period.
- Provides valuable alternative cover for those in high risk occupations who may find it too expensive or too difficult to arrange traditional income protection.
- Cover for people in a wide range of occupations, including the self employed, people who change jobs frequently, and those with no full time paid occupation (such as housepersons).
- Cover and benefits can be protected against inflation.
- Provides cover to a maximum age of 70.
- Generous maximum benefit level of £25,000 per year which is not earnings related.

 **ADVISER HOTLINE: 0800 783 3282**
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Product Description	Provides a regular monthly benefit if your client suffers an illness or injury which means your client can't do a number of basic day-to-day activities - see 'Abilities Test' below.
Min/max Age	18/64 age last birthday
Min/max Terms	Minimum term is 5 years; policy termination can be between ages 50 - 70.
Max Benefit	£25,000 per year
Minimum Premium	£5 per month; £60 per year
Rate Options	Reviewable only
Replacement Ratio	Benefits are not related to pre-incapacity earnings
Abilities Tests	<p>There are two distinct measures, the Physical Test and the Mental Health Test. We will pay benefit if you satisfy either test.</p> <p>Physical Test: You will be considered incapacitated if you can't do 3 of the following 11 tests at any given time:</p> <ul style="list-style-type: none"> • Sitting • Getting up from a chair • Walking • Lifting • Walking up and down stairs • Bending and kneeling • Using your hands • Reaching with you arms • Performing domestic duties • Driving • Seeing - Failing this test on its own qualifies for a claim. <p>Mental Health Test: You will be regarded as incapacitated if you suffer serious symptoms of mental illness or any serious impairment in social or occupational functioning.</p> <p>Benefits payable under the:</p> <ul style="list-style-type: none"> • Mental Health Test or • Physical Test where symptoms are self-reported and unproven by tests <p>are limited to 24 months.</p> <p>Note: All of the tests are described in more detail in the Key Facts document and Policy Terms and Conditions.</p>
Deferred Periods	4, 8, 13, 26, 52 weeks.
Indexation of Cover	RPI (max 12% each year)
Indexation in Payment	Level, 5% or RPI (max 12% each year)
Disability Counselling and Rehabilitation Services.	Vocational Rehabilitation Consultants are health professionals with a wealth of knowledge and experience. They can provide support and assistance in rehabilitation and advice about State benefit entitlement.
Claims Criteria	No link to pre-incapacity income. Continued earnings disregarded. Similar cover not taken into account.
Medical Underwriting Limits	No automatic requirement for a GP Report or medical examination.
Non-smoker Rates	Must have not smoked cigarettes in the 12 months prior to effecting a policy.
Exclusions	There are no standard exclusions
Commission	Option 1 : 130% of Lauto, 3.25% renewal Option 2 : 21% level

For further information about Unum's Essential Ability Cover Plan, please request a copy of the Key Features Document by contacting our Adviser Hotline on 0800 783 3282 or by logging on to www.unum4advisers.co.uk/individual

unum.co.uk

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