

# Statutory Sick Pay Insurance

## Insurance Product Information Document

Company: The insurer of this policy is China Taiping Insurance (UK) Co Ltd. Underwritten and managed by Oasis Cover Ltd. Product: Statutory Sick Pay Insurance Policy.

This pre-contractual document provides a summary of cover relating to Statutory Sick Pay Insurance. Other pre-contractual documentation in connection with this product is provided separately. Contractual information and further details are provided within the policy wording.

### What is this type of insurance?

Our Statutory Sick Pay Insurance policy is specifically designed to provide individuals that employ people in their home with financial protection should they have to continue to pay an employee that is unable to attend work due to an accident or sickness.

The following is a summary of what is considered to be the main characteristics of the insurance provided. For precise details of cover and a full description of the exclusions and restrictions that apply, the policy wording should be referred to. A copy will be provided upon request.



#### What is insured?

- ✓ If an employee suffers an accident or sickness resulting in temporary total disablement during the period of insurance, the insurer will pay the weekly amount of statutory sick pay you are liable for at the time your insurance year begins.



#### What is not insured?

- ✗ The first 28 days of absence. This period can be increased at your option and you will be quoted a reduction in premium.
- ✗ Any pre-existing defect, infirmity, medical condition or chronic or recurring ailment.
- ✗ Self-inflicted injury, or injury whilst under the influence of drugs or alcohol.
- ✗ Sickness arising from pregnancy or childbirth.



#### Are there any restrictions on cover?

- ! Cover is available for persons aged between 16 and 75 for accident and between 16 and 55 for sickness.
- ! Statutory sick pay will be paid for a maximum of 28 weeks.



#### Where am I covered?

- ✓ United Kingdom, the Channel Islands and the Isle of Man.



#### What are my obligations?

- Please ensure that all information provided in connection with your application for this insurance is correct. If any of the information is incorrect we may change these terms and conditions, premium, or withdraw from our quote.
- Please inform us if you have any change in personal data or contact information.
- Should you wish to make a claim, please inform us as soon as possible and no later than 14 days thereafter.



#### When and how do I pay?

You should pay prior to the cover commencement date by credit or debit card or annual direct debit.



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

Cover starts from the date you ask and we agree to inception cover for a period of 12 months.



## How do I cancel the contract?

You may cancel this policy at any time by informing us by email [enquiries@oasispl.com](mailto:enquiries@oasispl.com), post or phone 01476 513797.

We will allow a full refund of premium if cancelled within the first 14 days or for every full quarter of the period of insurance that remains in force thereafter, from the date of cancellation. We will not refund any part of your premium if there has been any claims during the period of insurance.

## About Us

Your insurance policy is underwritten and managed by Oasis Cover Ltd on behalf of China Taiping Insurance (UK) Company Limited and will run for the period stated on your Policy Schedule.

Oasis Cover Ltd are authorised and regulated by the Financial Conduct Authority FRN 744721.

China Taiping Insurance (UK) Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority FRN 202690.

This can be checked on the Financial Services Register at [www.fca.org.uk/firms/systems-reporting/register](http://www.fca.org.uk/firms/systems-reporting/register) or by calling them on 0800 111 6768.