

## SUMMARY

- Protects your regular monthly financial commitments
- Available immediately from your insurance broker
- Pay by monthly Direct Debit
- Choice of cover options and excess periods
- Flexible and can be changed at any time to reflect your needs
- Available for up to 90% of your net income (or £3,000 per month)
- Easy to understand and simple to buy

Administered by MMS ([www.mms-uk.com](http://www.mms-uk.com)) and underwritten at Lloyd's.

MMS is authorised and regulated by the Financial Services Authority (FSA).

How would you pay your  
**bills**  
if you were unable to work  
through  
**illness**  
or became  
**unemployed?**



**For your peace of mind,  
contact your broker today to  
find out more.**

Insurance Broker Details:

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**Available Through Your  
Insurance Broker Today**

# Keystone Regular Commitments Protection Plan



## What is Keystone?

Keystone is an **insurance policy** designed to protect you financially from some of the more unpleasant aspects of life.

If you could not work due to **illness** or you had an **accident**, or if you became **unemployed**, Keystone is there to pay your **monthly bills** for up to 18 months.

Keystone is **flexible** and can be varied by you at any time to suit your changing circumstances. Premiums are payable by monthly Direct Debit.

Keystone can cover all of your major monthly outgoings, from your **mortgage payment** or **car insurance** to your **gym membership** or **Sky TV** payment.

## What are the Key Benefits?

Keystone can provide you with a monthly income of **up to 90% of your normal net income** after tax, provided that the total amount of cover is a sum of your specified regular monthly commitments.

Commitments that can be covered include: Mortgage and Other Loan repayments, Home Rental, Insurance Premiums, Utility Bills, Telephone Bills, TV licence and Sky/Cable, Gym Membership and Pension Plans among other things.

You can choose from the following options:

- Accident , Sickness & Unemployment (ASU), Accident & Sickness Only (AS) or Unemployment only (U);
- Benefit period of 12 or 18 months duration to fit in with your existing PHI or occupational schemes;
- A choice of excess options - Back to Day 1 cover (no excess), 30 days or 60 days.

Pay by monthly direct debit with the first month's premium free.

## Are There Any Exclusions?

As you would expect there are some exclusions and you must get the full key facts from your broker and read it carefully. Claims may not be paid if:

- you are not registered for work with the Employment Service Jobcentre or if unemployment is known to be impending at commencement of the insurance or when unemployment is added to the cover;
- unemployment is voluntary or of a normal seasonal nature;
- you are registered on a training scheme, unless you can prove that you are continuously and actively seeking work;
- you give up work to become a carer. (At our discretion we may consider a claim in some circumstances);
- a result of intentional self inflicted injury;
- caused by mental or nervous disorders, or conditions of a psycho-neurotic origin, unless diagnosed by and under the continuing care of a Consultant Psychiatrist.;
- a result of pre-existing medical conditions;
- a result of alcohol or drug use unless under the specific direction of a registered medical practitioner for any condition other than drug addiction;
- pertaining to the normal course of pregnancy, or;
- caused by war, riot, or civil commotion, or military or naval service outside Europe.

However, unlike other policies, Keystone does not contain exclusions for backache or dismissal (whatever the reason).