

Brian Johnston & Co (Insurance Brokers) Ltd

1-3 Linkfield Corner, Redhill, Surrey, RH1 1BL Tel: 01737 768151

Individual Early Termination Insurance Scheme arranged specifically for NHS Blood and Transplant Employees

For full details of the cover and exclusions under the policy, please email ETI@bjins.co.uk
Or Telephone David Johnston on 01737 768151

You will be sent our Key Facts Document, a Proposal Form and our Terms of Business Letter.

No cover will be granted until you are in receipt of the **Key Facts Document** and a completed proposal form and cheque for the 1st instalment has been received. A 30 days cancellation period applies to this insurance.

Underwritten and provided by City and Commercial Insurance PCC Ltd, Cell: Insurlease
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This is a very brief summary.

Benefit Payable

The policy will pay the lower of the three figures shown below;

1. The settlement charge raised by the leasing company including VAT. For resignation claims the amount payable is multiplied by 90%.
2. The following calculation:
 - a. In the First 12 month period the payment will be equivalent to 8 months lease payments. For resignation claims the amount payable is multiplied by 90%.
 - b. In the second 12 month period the payment will be equivalent to 6 month lease payments For resignation claims the amount payable is multiplied by 90%.
 - c. In the third 12 month period the payment will be equivalent to 4 month lease payments. For resignation claims the amount payable is multiplied by 90%.
3. The maximum indemnity level

GAP cover is not included as this is covered under the current Motor Fleet Policy.

The premiums and limits of indemnity are as follows:

Limit of Indemnity	Annual Instalment	Total Premium (incl 5% Premium Tax)
£ 2,000	£ 117.60	£ 352.80
£ 4,000	£ 176.40	£ 529.20
£ 6,000	£ 205.80	£ 617.40