

# Union Income Benefit Holdings Ltd

## Free Personal Accident and Accidental Death Plan

### 12 months free cover aged 65 to 79

This is your policy. Please read it carefully and keep it with all the other documents about your insurance in case you need to refer to it in the future.

If you change address, need to make a claim, amend your policy or any other change which affects you and means that we may have to amend the policy please call Union Income Benefit Holdings Ltd on 0343 178 1255 (Monday to Friday 9 am – 9 pm; Sat 10am to 2pm). For your protection, calls may be recorded and may be monitored.

#### Introduction

Please read this policy carefully and make sure you understand it. If you have any questions about this insurance please write to Union Income Benefit Holdings Ltd, Linton House, 39/51 Highgate Rd, London, NW5 1RT or telephone 0343 178 1255.

This policy is evidence of the contract of insurance between you (the policyholder) and the insurer (CIGNA Europe Insurance Company S.A.N.V.).

The policy, the schedule and any endorsement make up the contract of insurance and should be read as one document.

Any word or phrase with a specific meaning has the same meaning wherever it appears.

The conditions which appear in the policy or in any endorsement are part of the contract and must be complied with. Failure to comply may mean that you will not be able to claim under the policy.

The laws of England and Wales, Scotland and Northern Ireland allow us both to choose the law which will apply to this contract. We have chosen Scottish law to apply if you live in Scotland and the law of England and Wales to apply if you live elsewhere in the United Kingdom.

The language used in this policy and any communications relating to it will be in English.

## Definitions

#### Air travel

Boarding, travelling in or getting out of any fully licensed passenger carrying aircraft (owned by a registered commercial airline) as a fare-paying passenger.

#### Bodily injury

A bodily injury which is the direct result of an accidental, external, violent and visible cause, including accidental injury as a direct result of being exposed to the elements. This does not include an injury caused by sickness, disease or any naturally occurring condition or process.

#### Endorsement

Any alteration made to the policy which has been agreed by us in writing.

#### Insurer

CIGNA Europe Insurance Company S.A.N.V.

#### Start date

The date shown on the certificate of insurance issued by Union Income Benefit Holdings Ltd.

#### We, us, our

FirstAssist Insurance Services, which is a trading style of Cign Insurance Services (Europe Limited), who administer the policy on behalf of the insurer.

#### You, your

The policyholder named on the schedule.

#### The period of insurance

This insurance will commence on the Start Date and end 12 months after that date.

#### Operative Time and Territorial Limits

An accident that occurs anywhere at any time that leads to your accidental death or permanent impairment.

## Benefits

#### Table of benefits

<b>Accidental Death Permanent Impairment</b>	<b>£250</b>
Loss of two or more limbs	£250
Total and irrevocable loss of sight in both eyes	£250
Loss of one limb	£125
Total and irrevocable loss of sight in one eye	£125
Total and irrevocable loss of hearing	£125
Total and irrevocable loss of speech	£125
Loss of thumb and index finger on the same hand	£62

We will pay you the appropriate benefit if, during the period of insurance, an insured person sustains a bodily injury which, within 13 weeks, is the only cause of death, or permanent impairment. The benefit we pay will be the amount that applied at the date the insured person was injured.

#### Age qualification

You will no longer be covered under this policy when you reach the age of 80

#### Claims provisions

1. If you claim benefit for loss of a limb, you cannot claim benefit for loss of parts of that limb.
2. If you claim benefit for more than one form of permanent impairment caused by the same accident, we will not pay more than the benefit for loss of two or more limbs.
3. For any one accident resulting in a claim we will only pay benefit for death, or permanent impairment caused to the insured person.

#### Exclusions

No benefit will be payable if you sustain a bodily injury in the following circumstances

- driving with more alcohol in the blood than is allowed by law
- motorcycling (including riding mopeds and motor tricycles) as a driver or passenger

- diving, scuba diving, mountaineering, rock or cliff climbing, pot-holing, parachuting, sport as a professional, boxing, racing (other than on foot) or flying (except air travel, see definitions) or training or practising for any of these activities
- carrying out their duties in one of the armed forces. Travelling between your home and normal place of work is not military duty as long as the home and place of work are not on the same military site.
- as the result of intentional self-inflicted injury, suicide or attempted suicide
- as a result of taking a drug, unless it is taken on proper medical advice and is not for the treatment of drug addiction
- if under the influence of excess alcohol
- if committing or attempting to commit a criminal offence
- whilst a detainee in a prison establishment

#### War risks

No benefit will be payable under this policy if you sustain a bodily injury as a result of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, terrorism, insurrection or military or usurped power.

#### Radioactive contamination

No benefit will be payable under this policy if you sustain a bodily injury caused directly or indirectly by or contributed to by

- ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or
- the radioactive, toxic, explosive or other dangerous properties of any nuclear assembly or nuclear component machinery thereof.

## Conditions

#### Eligibility

This policy only applies if the insured person is

- aged 65 or over and under 79 at the start date
- a permanent resident of the UK

#### Transferring the policy

You cannot transfer the cover or benefits of this policy to anyone else.

#### Notice of trust or assignment

We will not accept or be affected by notice of any trust or assignment or the like which relates to this policy.

#### Canceling the policy

Following receipt of the policy documentation, you have 30 days in which to consider the cover provided and ensure that it meets your requirements. If you decide not to continue with the policy, then you should either write to Union Income Benefit Holdings Ltd, Linton House, 39/51 Highgate Rd, London, NW5 1RT or telephone 0343 178 1255.

Should you wish to cancel your policy outside of the 30 day review period, then you must give at least 7 days' notice in writing and return your certificate of insurance to Union Income Benefit Holdings Ltd, Linton House, 39/51 Highgate Rd, London, NW5 1RT. We may cancel this policy by giving you at least 30 days' notice in writing at your last known address.

#### When cover ends

Cover under this policy will end for the insured person

- when they reach the age of 80
- when they are no longer a permanent resident of the United Kingdom
- 12 months from the start date of the policy
- on the death of the insured person

#### How to make a claim

If you think you may have cause to make a claim under the policy, please let Union Income Benefit Holdings Ltd know as soon as possible. You can do this by writing to Union Income Benefit Holdings Ltd, Linton House, 39/51 Highgate Rd, London, NW5 1RT or by calling 0343 178 1255. If you are too ill to contact Union Income Benefit Holdings Ltd yourself, a relative, a friend or your solicitor can do this for you. You must also request a claim form. Once you have completed the claim form, please return it to FirstAssist. Claims Department, 1 Drake Circus, Plymouth PL1 1QH

Again, someone can do this for you if you are too ill. Any delay in reporting a claim will affect how quickly we can deal with your claim

#### Claims settlement conditions

1. All claims must be made through you or your legal representatives.
2. You must do the following -

- tell us by writing to Union Income Benefit Holdings Ltd, Linton House, 39/51 Highgate Rd, London, NW5 1RT or telephone 0343 178 1255 as soon as is reasonably possible after any incident which may give rise to a claim under the policy
- provide for us at your own expense, any medical certificates and other evidence we may ask for to support your claim. If necessary, the insured person must also agree to a medical examination, at our expense, whenever we ask for one.
- 3. We will pay any benefit due under this policy to you (if you are living) or to your estate (if you have died).
- 4. We will not add interest to any amount we pay.

# Free Personal Accident and Accidental Death Plan Certificate

**VALUABLE DOCUMENT - PLEASE KEEP SAFELY!**

Please read this certificate in conjunction with your policy document.

## **FRAUD**

We believe our policyholders are honest - the contract between us is based on mutual trust. However, fraudulent insurance claims are occasionally made. Where fraud (which can include exaggeration) is detected, claims will not be paid and we may refer the matter to the Police for criminal prosecution. The policy may be rendered invalid and we may take other action consistent with our legal rights.

## **Complaints procedure**

Union Income Benefit Holdings Ltd is responsible for complaints arising out of the issue and administration of the policy. FirstAssist is responsible for complaints arising out of the policy itself and the administration of claims.

## **Our complaints process**

If you have any question or complaint arising out of the provision of this policy you should first contact Union Income Benefit Holdings Ltd who arranged this insurance for you. In writing to Union Income Benefit Holdings Ltd, Linton House, 39/51 Highgate Rd, London, NW5 1RT

by telephoning 0343 178 1255  
via email to [customer-care@uibuk.com](mailto:customer-care@uibuk.com)

If your complaint is not resolved or if you are unhappy with our response, then you can progress your complaint with FirstAssist Insurance Services who administer the policy on behalf of the insurer.

Please contact their Customer Relations Department by calling 0330 102 6244 (Monday to Friday 9 am – 5 pm), via email at [customerrelations.plymouth@firstassistinsurance.co.uk](mailto:customerrelations.plymouth@firstassistinsurance.co.uk) or in writing to  
FirstAssist  
Customer Relations Department  
1 Drake Circus  
Plymouth PL1 1QH

They will carry out a separate investigation and full review that will be concluded by us issuing a final response letter. We will issue our final response letter within eight weeks of your original complaint. If it is not possible to issue our response within this timescale we will write to you explaining why.

## **What to do if you are still not satisfied**

Complaints that cannot be resolved by FirstAssist may be referred to the Financial Ombudsman Service. You must approach the Financial Ombudsman Service within six months of receipt of the final response to your complaint. We will remind you of the time limit in our final response. Their contact details are

Financial Ombudsman Service  
(Insurance Division)  
Exchange Tower  
Harbour Exchange Square  
London E14 9SR

Telephone: 0800 0 234 567, free for people phoning from a "fixed line" (for example, a landline at home) or 0300 123 9 123, free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02

Email: [enquiries@financial-ombudsman.org.uk](mailto:enquiries@financial-ombudsman.org.uk)  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

## **Your rights**

We must accept the Ombudsman's final decision, but you are not bound by it and may take further action if you wish. Your rights as a customer to take legal action remain unaffected by the existence or use of our complaint procedure. However, the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.

## **Financial Services Compensation Scheme**

CIGNA Europe Insurance Company S.A.N.V. is a member of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claims under its policies.

Further information can be obtained from the Financial Services Compensation Scheme by visiting their website at [www.fscs.org.uk](http://www.fscs.org.uk), by contacting them via email on [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk) in writing to 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU; or by telephone 020 7892 7300.

This policy is underwritten by CIGNA Europe Insurance Company S.A.N.V. UK Branch Chancery House, St Nicholas Way, Sutton, Surrey SM1 1JB. Registered in Belgium with limited liability (Brussels trade register no. 0474624562), Avenue de Cortenbergh 52, 1000 Brussels, Belgium. Subject to the prudential supervision of the National Bank of Belgium, Boulevard de Berlaimont 14, 1000 Brussels (Belgium) and to the supervision of the Financial Services and Markets Authority (FSMA), rue du Congrès 12-14, 1000 Brussels (Belgium), in the field of consumer protection and subject to limited regulation by the Financial Conduct Authority. Details of the extent of our regulation by the Financial Conduct Authority are available on request.

The policy is issued and administered on behalf of FirstAssist Insurance Services by Union Income Benefit Holdings Ltd. Registered in England and Wales No. 03877610 Registered Office 4th Floor, 7/10 Chandos Street, London W1G 9DQ. Union Income Benefit Holdings Ltd. is authorised and regulated by the Financial Conduct Authority (FCA). FCA Register No.307575

The policy is managed and claims are administered on behalf of the insurer by FirstAssist Insurance Services, which is a trading style of Cigna Insurance Services (Europe) Limited. Cigna Insurance Services (Europe) Limited is authorised and regulated by the Financial Conduct Authority and is registered in England & Wales No. 4617110, Financial Services Register number 310671. Registered Office: Chancery House, St Nicholas Way, Sutton, Surrey SM1 1JB