

# Life Cover

Policy wording and information pack



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## ***UIB Treating Customers Fairly***

*At Union Income Benefit Holdings Ltd (UIB), we are committed to offering our customers the highest possible standards of service. In doing so, we recognise that both we and you have everything to gain if we look after your best interests and treat you fairly in all aspects of our dealings with you.*

*Our commitment to you: We will:*

- provide you with clear information about the products and services we offer, including fees and charges*
- encourage you to ask if there's something you don't understand*
- provide you with details of the Claims Department should you need to claim*

- give you access to our complaints procedure should you become unhappy with our service*

### ***How do I contact UIB?***

*You can contact our Customer Service Department*

- by email to [customercare@uibuk.com](mailto:customercare@uibuk.com)*
- by telephone on 0343 178 1255 (Mon to Fri 9am - 6pm)*
- by writing to UIB Customer Services, 39-51 Highgate Road, London NW5 1RT*

*To make sure we maintain a high quality service, we may monitor or record telephone calls.*

## About Our Insurance Services

The FCA is an independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

Union Income Benefit Holdings Ltd only offers a range of products from a limited number of insurers. Please ask us for a list of the products together with the insurers who provide them. The insurers for a particular product are named on the policy documents that you receive.

You will not receive advice or a recommendation from us. We may ask you some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

The total monthly premium agreed with you, includes a monthly policy fee of £3.86, which covers administration costs incurred in maintaining the non-investment contract you have purchased.

Union Income Benefit Holdings Ltd is authorised and regulated by the Financial Conduct Authority, register number 307575. Our permitted business

is arranging and dealing in the administration and performance of a contract of insurance. This can be checked on the FCA website [www.fca.org.uk](http://www.fca.org.uk) or contacting the FCA on 0800 111 6768

If you wish to register a complaint, please contact us:

- by telephone on 0343 178 1255
- by email to [customerrelations@uibuk.com](mailto:customerrelations@uibuk.com)
- in writing at UIB Customer Services, 39/51 Highgate Rd, London, NW5 1RT

If we cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service (FOS). Further information can be obtained from FOS by visiting their website [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Union Income Benefit Holdings Ltd 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)

# Key Features and Terms and Conditions of Life Cover

**keyfacts**®

## What is the purpose of this document?

The Financial Conduct Authority (FCA) is a financial services regulator. It requires us, Scottish Friendly, to give you this important information to help you decide whether Life Cover is right for you. Please read this document carefully so that you understand what you are buying and then keep it safe for future reference.

## What questions should I ask before I take out this product?

This product may meet the demands and needs of those who want a Cash Lump Sum to be paid when they die. In this document, Scottish Friendly answers some important questions you should ask before applying. You'll find these on pages 2 and 3.

## What should I do now?

Please read this document carefully to help you decide if this product is right for you.

## About Life Cover

Life Cover is issued, underwritten and claims are administered by Scottish Friendly Assurance Society Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Details can be found on the Financial Services register (registration number 110002). Registered Office: Scottish Friendly House, 16 Blythswood Square, Glasgow G2 4HJ.

This Life Cover is arranged and administered by Union Income Benefit Holdings Ltd, which is authorised and regulated by the Financial Conduct Authority. Details can be found on the Financial Services Register (registration number 307575). Registered Office: 7/10 Chandos Street, London W1G 9DQ.

The Terms and Conditions in this document, together with your Policy Schedule and Application Summary, will form the agreement upon which we will rely. For your own benefit you should read this document carefully before carrying on. If you do not understand any point, please ask for further information using our contact details on page 7.

Scottish Friendly and Union Income Benefit have not assessed your demands and needs and are not offering any advice about this product being suitable to meet them. As a result, you will not be protected by the Financial Conduct Authority rules on suitability in respect of Scottish Friendly or Union Income

Benefit. If you doubt the suitability of this product for your needs, please contact a financial adviser.

## Key Features of Life Cover

These Key Features are a summary of Life Cover. The full Terms and Conditions appear on pages 5 to 7.

Life Cover is a life insurance policy issued by Scottish Friendly.

## Its aims are:

To provide a cash lump sum should you die. This policy only provides cover for accidental death during the first two years. After the first 2 years, full life cover for any cause of death is provided until age 69.

## Your commitment

- To pay a fixed amount each month (the Monthly Premium) until the age of 69.
- To check your Application Summary and Policy Schedule which we send you after you take out a Policy, and immediately inform Union Income Benefit if there is anything that is wrong.

## Risks

- Your Policy will end if you are more than 60 days late in paying a Monthly Premium.
- Your Policy will have no cash-in value at any time.
- If you die within 2 years of Your Policy Start Date then we will only pay the Cash Lump Sum for Early Accidental Death. If you die of any other cause within two years of your Policy Start Date, we will pay a Premium Refund but no Cash Lump Sum will be payable.
- If you do not provide accurate and true information when you apply, Scottish Friendly may reduce the benefit payable or make no payment.
- Your Cash Lump Sum on death is fixed and will not increase with inflation. This means that, over time, the buying power of the Cash Lump Sum will reduce. You should make sure you have the right cover both at outset and at any future point.
- Depending on your wealth at the time, the Cash Lump Sum on death may be subject to Inheritance Tax.

## QUESTIONS & ANSWERS

### What is the Scottish Friendly Life Cover Policy?

Life Cover is a guaranteed acceptance life insurance policy underwritten by Scottish Friendly and arranged and administered by Union Income Benefit.

### **How much will my Policy cost?**

When you apply for Life Cover, Scottish Friendly will calculate a Monthly Premium based on your age and the amount of cover you want. This will be the Monthly Premium you need to pay until you no longer want the Policy or until you reach age 69.

### **How much cover can I have with my Policy?**

The Cash Lump Sum and Monthly Premium will be stated in your Policy Schedule. The maximum Cash Lump Sum available is £50,000. Once your Policy starts you cannot change your Cash Lump Sum but you can set up an additional Policy as long as the maximum amount of cover for all your Scottish Friendly policies arranged by Union Income Benefit is not more than £50,000.

### **Can more than one person be covered by a Policy?**

No. The Policy covers the Policyholder only.

### **When will Scottish Friendly pay out a Cash Lump Sum under this policy?**

The Cash Lump Sum will be the Sum Assured stated in your Policy Schedule and will be payable if you die more than 2 years after the Policy Start Date provided you have paid all your Monthly Premiums. The Policy will end on your death and any Cash Lump Sum due will be paid to your estate.

### **What happens if I die during the first 2 years?**

If you die within 2 years of your Policy start date and your death is not Early Accidental Death your estate will receive a Premium Refund but no Cash Lump Sum will be payable.

### **If you die within 2 years of your Policy Start Date**

of an Accident (which means death as a result of a single, unexpected, unforeseen and unintentional incident that happens after the Start Date of this insurance and is not a symptom of a disease or illness) and which did not arise from:

- Self-inflicted injury, suicide or attempted suicide by You, regardless of the state of Your mental health;
- Participating in any criminal act;
- Participating in a hazardous hobbies and pastimes; (Meaning engaging in private aviation, sky diving, motor sports (including motorcars, motorcycles and speedboats), sports underwater diving, caving/ potholing or mountaineering (other than hill walking, trekking, abseiling or artificial wall climbing)
- War (whether declared or not), riot or civil commotion
- Taking drugs (unless these were prescribed by a UK registered Medical professional)
- Reckless consumption of alcohol (Consumption of alcohol such that it results in mental or physical impairment which causes the accident or results

in you doing something you would not normally do without the influence of alcohol).

Then Scottish Friendly will pay your full Cash Lump Sum, provided you have paid all your Monthly Premiums when due.

### **When won't Scottish Friendly pay out a Cash Lump Sum or Premium Refund under this Policy?**

Scottish Friendly will not pay out if you have not kept up your Monthly Premiums. Your Policy will end if you are more than 60 days late in paying a Monthly Premium. Your cover will stop which means no Cash Lump Sum or Premium Refund will be payable if you die and you won't get any money back.

Scottish Friendly will not pay any sum under the Policy after the end of the Policy Term.

If you do not provide accurate and true information when you apply, then we have the right to review your Policy which includes the right to reduce your Cash Lump Sum to a level which would have applied had you correctly told us your age at the time of Application.

It is therefore important that you answer the questions in your Application with due care and accuracy and check the Application Summary and Policy Schedule when you receive it.

### **Can I cancel my Policy?**

When you take out your Policy, you will have 30 days to change your mind and cancel your Policy. If you exercise this right, you will get a refund of any Premiums paid and your cover will be cancelled.

### **Will I be taxed on my Policy or Cash Lump Sum?**

Payments from this Policy will generally be free of all UK income tax and capital gains tax, but may be subject to inheritance tax depending on the value of your estate when you die. Taxation information is issued on the basis of our understanding of current tax law and practice and may change in the future.

### **How do you go about making a Claim under the Policy?**

In the event of a Claim, your representatives should contact us at the address in the 'Contacting Scottish Friendly' section. Scottish Friendly will then issue them with a Claim form and information pack.

## **IMPORTANT INFORMATION**

### **Cancellation rights**

Within your welcome pack, you'll receive notice of your right to change your mind and instructions on

how to cancel your Policy. You'll then have 30 days to cancel it.

### **Taxation**

All references to taxation are to UK taxation and are issued on the basis of Scottish Friendly's understanding of current tax law and practice. The tax treatment of your Policy depends on your individual circumstances and tax law may change in the future.

### **The Money Laundering Regulations 2007**

Under these regulations, there is a requirement to prove the identity of people who wish to receive benefits from a life insurance contract. It may therefore be necessary to verify your beneficiary's identity in the event of a pay-out.

### **Solvency II Directive information**

Under this directive, we are required to provide you with a Solvency and Financial Condition Report and when available you can access this via our website [www.scottishfriendly.co.uk/customer-centre/solvency-two](http://www.scottishfriendly.co.uk/customer-centre/solvency-two)

### **What happens if Scottish Friendly becomes insolvent?**

If you buy a Policy from Scottish Friendly and we cannot pay the full amount due, you may be entitled to compensation under the Financial Services Compensation Scheme. The maximum level of compensation for claims against firms declared in default is 100% of the claim with no upper limit. You can get further information from the Financial Services Compensation Scheme at: Financial Services Compensation Scheme  
10th Floor,  
Beaufort House,  
15 St Botolph Street,  
London EC3A 7QU  
Tel: 0800 678 1100\*  
[www.fscs.gov.uk](http://www.fscs.gov.uk)

### **Contacting Scottish Friendly**

If you want to contact Scottish Friendly you can write to: Scottish Friendly Assurance Society Limited  
Scottish Friendly House  
16 Blythswood Square  
Glasgow  
G2 4HJ

Alternatively, you can contact Scottish Friendly by telephone on 0333 323 5433\*\*.

### **How to complain**

If you want to complain about any aspect of the service you receive, please contact:  
Union Income Benefit in respect of the sale of this policy or the ongoing customer service:

- by email to [customerrelations@uibuk.com](mailto:customerrelations@uibuk.com)
- by telephone on 0343 178 1255\*\* (Mon to Fri 9am - 6pm)
- by writing to Union Income Benefit, Customer Relations, 39-51 Highgate Road, London NW5 1RT

Scottish Friendly in respect of the terms of the policy or a claim:

- by telephone on 0333 323 5433\*\*
- by writing to Scottish Friendly Assurance Society Ltd, Scottish Friendly House, 16 Blythswood Square, Glasgow G2 4HJ

Please have your Policy details to hand should you need to make contact.

If you remain dissatisfied following Scottish Friendly or Union Income Benefit's final response, you may refer your complaint to the Financial Ombudsman Service, Exchange Tower, London E14 9SR, telephone 0800 023 4567\*.

If you bought your policy online you can use the Online Dispute Resolution platform to submit your complaint to the Financial Ombudsman Service - <http://ec.europa.eu/consumers/odr/>

The existence of these complaint procedures does not reduce your statutory rights relating to this policy. For further information about your statutory rights contact the Office of Fair Trading or Citizens Advice Bureau.

### **Language and law**

Scottish Friendly propose to choose the law of England and Wales and, by entering into this contract, you agree that the law of England and Wales applies. All communication will be in English. In legal disputes, the law of England and Wales will apply.

This is a brief guide to the key features of the product. Full details are contained in the Terms and Conditions and also in the Policy Schedule, which are evidence of the legally binding contract between you and Scottish Friendly Assurance Society Limited.

In accordance with The Alternative Dispute Resolution (ADR) Regulations, you may also use the EU online dispute resolution (ODR) platform <https://webgate.ec.europa.eu/odr>

The certified provider used by Scottish Friendly is the Financial Ombudsman Service.

\*Free from a UK landline

\*\*Calls cost no more than calls to numbers starting with 01 or 02 and if you are calling from a mobile phone, calls will count towards any inclusive minutes you have rather than being charged separately.

# Life Cover Terms and Conditions

These and the Key Features are the Terms and Conditions under which your Policy will operate. You should read them carefully as they, together with your Policy Schedule and Application Summary, will form the basis of a contract between you and Scottish Friendly Assurance Society Limited.

Your Policy is underwritten by Scottish Friendly Assurance Society Limited who also manage all claims.

Scottish Friendly Assurance Society Limited is a friendly society incorporated and registered under the Friendly Societies Act 1992. Our registered office is at Scottish Friendly House, 16 Blythswood Square, Glasgow G2 4HJ.

Scottish Friendly Assurance Society Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registration No. 110002, with permission to effect and carry out contracts of insurance.

Your Policy is arranged and administered by Union Income Benefit Holdings Ltd, a company registered in England and Wales, number 03877610. Registered Office: 7/10 Chandos Street, London W1G 9DQ.

Union Income Benefit Holdings Ltd is authorised and regulated by the Financial Conduct Authority. Details can be found on the Financial Services Register (registration number 307575), with permission to assist in the arrangement and administration of contracts of insurance.

## GLOSSARY Definitions

The definitions below provide explanations of the some of the key words and expressions used throughout these Key Features and Terms and Conditions.

### Application

The questions asked of and information provided by the **Policyholder** at the time they apply for their **Policy**, the details of which are repeated in the **Application Summary** sent to the **Policyholder** together with their **Policy Schedule**.

### Application Summary

A document detailing all the information supplied by the **Policyholder(s)** as part of their **Application**.

### Cash Lump Sum

The amount shown on **Your Policy Schedule** that

**We** will pay in the event of **Your** death in accordance with the terms of the **Policy**.

### Claim

Any request to receive a **Cash Lump Sum** or **Premium Refund** in accordance with the terms of the **Policy**.

### Early Accidental Death

Means death as a direct result of a single, unexpected, unforeseen and unintentional incident that happens within 2 years of the **Policy Start Date** of this insurance and is not a symptom of a disease or illness which did not arise from:

- Self-inflicted injury, suicide or attempted suicide by **You**, regardless of the state of **Your** mental health;
- Participating in any criminal act;
- Participating in a hazardous hobbies and pastimes; (Meaning engaging in private aviation, sky diving, motor sports (including motorcars, motorcycles and speedboats), sports underwater diving, caving/potholing or mountaineering (other than hill walking, trekking, abseiling or artificial wall climbing)
- War (whether declared or not), riot or civil commotion
- Taking drugs (unless these were prescribed by a UK registered Medical professional)
- Reckless consumption of alcohol (Consumption of alcohol such that it results in mental or physical impairment which causes the accident or results in you doing something you would not normally do without the influence of alcohol).

### Monthly Premium

The set sum of money specified in the **Policy Schedule** which must be paid by Direct Debit each month during the **Policy Term**.

### Premium Refund

Payment made from the **Policy** following the death of the **Policyholder** when no **Cash Lump Sum** is payable.

### Policy

The legal contract between, the **Policyholder** and Scottish Friendly comprising the **Terms and Conditions**, the **Policy Schedule** and the **Application Summary**.

### Policyholder

The individual who purchased the **Policy**, pays the Monthly Premium and is the life assured as named in the **Policy Schedule**. This **Policy** may not be transferred or assigned to another person.

### Policy Start Date

The date at which the **Policy** will begin and before



which no **Cash Lump Sums** will be payable, as specified in the **Policy Schedule**.

### **Policy Schedule**

The document issued after the acceptance of the **Application** which contains the name and other details of the **Policyholder**, the **Policy Start Date**, the terms of the **Monthly Premium** and the potential **Cash Lump Sum** payable under the **Policy**.

### **Policy Term**

The duration of the **Policy** starting on the **Policy Start Date** and ending on the first Monthly Premium due date following Your 69<sup>th</sup> birthday

### **Scottish Friendly**

Scottish Friendly Assurance Society Limited.

### **Sum Assured**

The **Cash Lump Sum** amount payable under the **Policy** on Your death during the **Policy Term** in accordance with the policy **Terms and Conditions**.

### **Terms and Conditions**

The terms and conditions as set out in these Key Features and **Terms and Conditions**.

### **We, us or our**

Scottish Friendly.

### **You or Your**

The **Policyholder** as named in the **Policy Schedule**.

Any references to legislation or regulations include any changes that might be made to them after this Policy has been issued.

Where appropriate, the words in the singular will include the plural and vice versa, and the masculine will include the feminine and vice versa.

### **Eligibility**

To be eligible for cover under this Policy, You must be resident in the UK and be aged 18 to 64 inclusive at the Policy Start Date.

### **Cash Lump Sum under Your Policy**

We will pay a Cash Lump Sum when You die from Early Accidental Death or when You die from any cause more than 2 years after the Policy Start Date provided You have paid all of Your Monthly Premiums. Your Policy will cease on the date of Your death and after a Cash Lump Sum payment.

### **Premium Refund under your Policy**

We will pay a Premium Refund when You die within 2 years of the Policy Start Date provided You have paid all

of Your Monthly Premiums and Your death has not been Early Accidental Death. Your Policy will cease on the date of Your death and after a Premium Refund payment.

### **When will the Policy not pay out any Cash Lump Sum or Premium Refund?**

No Cash Lump Sum or Premium Refund will be payable if You have not maintained Your Monthly Premiums. Your Policy will end if You are more than 60 days late in paying a Monthly Premium, and you won't get any money back. Scottish Friendly will not pay any sum under the Policy after the Policy has ended.

### **Misrepresentation of material facts**

The Policy has been issued on the basis of the answers You gave to the questions during the Application process particularly in respect to Your age. If these answers were not truthful or accurate, the Cash Lump Sum may be reduced or make no payment.

You should check the details as repeated in Your Application Summary carefully. It is Your responsibility to immediately inform Scottish Friendly of any errors or answers which are incorrect or not truthful. If We later discover that any of Your answers were not truthful or accurate, then We have the right to review Your Policy which includes the right to reduce the amount payable under the Policy to bring it into line with the amount We would have paid had You provided accurate information.

### **Your Monthly Premium under your Policy**

Your Policy Schedule will detail the fixed Monthly Premium payable each month until the day You die or the first Monthly Premium due date following Your 69<sup>th</sup> birthday. Your Monthly Premium will remain the same. Your Monthly Premium can only be paid by Direct Debit and not by card or cheque. Therefore please ensure you maintain your Direct Debit facility.

### **What happens if I miss a Monthly Premium?**

If for whatever reason You stop paying Your Monthly Premiums, Your Policy will lapse 60 days after the first missed Monthly Premium was due. However, if You restart Your Monthly Premiums and pay the missing Monthly Premiums within that 60 days period, Your Policy will carry on. If Your Policy lapses, no Cash Lump Sum will be paid. Please ensure You keep up Your Monthly Premiums if You want Your Policy to continue.

### **Can I change my Policy?**

Your Policy cannot be changed. All the benefits and the Monthly Premiums are fixed for the Policy Term. You can take out an additional Policy as long as the maximum amount of cover for all Your Scottish Friendly policies arranged by Union Income Benefit is not more than £50,000.

### **Making a Claim under Your Policy**

To make a Claim under Your Policy, Your representatives should contact Scottish Friendly at the address/telephone number in the 'Contacting Scottish Friendly' section.

They should do this within 6 months of Your death. Scottish Friendly will send a form for them to complete and return. Scottish Friendly may also request documentation to verify their identity. No sum will be payable under the Policy until Scottish Friendly have been able to verify Your identity.

Once Your Claim has been accepted, Scottish Friendly will pay the Cash Lump Sum or Premium Refund as appropriate to Your estate.

### **Cancelling Your Policy**

You will have 30 days from the receipt of Your Policy Schedule in which to cancel Your Policy. If You want to exercise your right to cancel, You should contact Scottish Friendly at the address/telephone number in the 'Contacting Scottish Friendly' section and we will refund any Monthly Premiums paid and bring Your Policy to an end. No Cash Lump Sum will be payable under the Policy once it is cancelled.

### **Contacting Scottish Friendly or Union Income Benefit**

Should You wish to contact Scottish Friendly You can write to:

Scottish Friendly Assurance Society Limited,  
16 Blythswood Square,  
Glasgow, G2 4HJ

Alternatively You can contact Scottish Friendly by telephone on 0333 323 5433.

Should You wish to contact Union Income Benefit who arranged and administer Your Policy:

- by email to [customercare@uibuk.com](mailto:customercare@uibuk.com)
- by telephone on 0343 178 1255 (Mon to Fri 9am - 6pm)
- by writing to Union Income Benefit, Customer Services, 39-51 Highgate Road, London NW5 1RT

### **General Policy conditions**

Scottish Friendly propose to choose the law of England and Wales and by entering into this contract you agree that the law of England and Wales applies. All communication will be in English. In legal disputes, the law of England and Wales will apply.

Where there is a change in legislation or taxation, Scottish Friendly may review these Terms and Conditions and make changes to the Policy, provided those changes conform with the regulations and principles set out by the Financial Conduct Authority.

Only changes considered appropriate in order to maintain the purpose or effect of the Policy including increasing the Monthly Premiums to reflect any tax or levy on or by reference to the Monthly Premiums will take place. Scottish Friendly will provide You with 3 months' written notice of any change unless regulatory, legislative or taxation changes require us to change these Terms and Conditions in a shorter period of time.

All Monthly Premiums must be payable from a UK bank account and all payments will be made in UK currency and to a UK bank account.

Scottish Friendly Assurance Society Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Details can be found on the Financial Services register (registration number 110002). Registered Office: Scottish Friendly House, 16 Blythswood Square, Glasgow G2 4HJ.

# Union Income Benefit Holdings Ltd – Data Protection Notice

The Personal Information **you** provide.

Union Income Benefit Holdings Ltd (UIB) is the data controller (as defined in the Data Protection Act 1998) and fully accepts the responsibility of protecting the privacy of customers and the confidentiality and security of personal information provided. Reference in this document to “**we**”, “**our**” or “**us**” means Union Income Benefit Holdings Ltd.

In this notice, Personal Information is sensitive personal data (as defined in the Data Protection Act 1998) and means any information that identifies an individual and includes any sensitive personal information (e.g. information about health or medical condition(s)).

Where this notice refers to **you** or **your** Personal Information, this will include any information that identifies another person whose information **you** have provided to **us**. **We** will assume that they have appointed **you** to act for them). **You** agree to receive on their behalf any data protection notices from **us**. **Your** Personal Information will be used for the purpose of providing insurance services. By providing Personal Information, **you** consent that **your** Personal Information, will be used by **us**, **our** reinsurers, service providers/ business partners, and **our** agents for administration, customer service, claims handling, assistance services, customer profiling, and for management and audit of **our** business operations. **We** may also pass **your** Personal Information to other

insurers and regulatory and law enforcement bodies for the prevention of fraud, financial crime or where the law requires **us** to do so. **We** will not share **your** Personal Information unless **you** or **your** nominated personal representative have provided explicit consent or **we** are required to do so by law.

**We** may transfer **your** Personal Information to countries outside the EEA which may not have the same level of data protection as in the United Kingdom, but if this is necessary it will be ensured that appropriate safeguards are in place to protect **your** Personal Information. If **you** ask **us** what Personal Information is held about **you** it will be provided to **you** in accordance with applicable law. No fee will be charged for this. Any Personal Information which is found to be incorrect will be corrected promptly. **We** may monitor and/or record **your** communication with **us**, either ourselves or using reputable organisations selected by **us**, to ensure consistent servicing levels and account operation. **We** will keep information about **you** only for so long as it is appropriate.

For questions regarding **your** Personal Information, please contact:

UIB Customer Services

- by email to [customercare@uibuk.com](mailto:customercare@uibuk.com)
- by telephone on 0343 178 1255 (Mon to Fri 9am – 6pm)
- by writing to UIB Customer Services, 39-51 Highgate Road, London NW5 1RT

## Contact Us

### Customer Services

Telephone: 0343 178 1255  
Email: [customercare@uibuk.com](mailto:customercare@uibuk.com)

Address:  
Customer Services  
Union Income Benefit  
39/51 Highgate Road  
London  
NW5 1RT

Lines open Mon to Fri 9 a.m. to 6 p.m., Telephone calls may be recorded for monitoring and quality purposes.

### Claims

Telephone: 0333 323 5433

Address:  
Claims Department  
Scottish Friendly Assurance Society Ltd  
16 Blythswood Square  
Glasgow  
G2 4HJ

Telephone lines open: Mon to Fri 8.30 a.m. to 5.30 p.m.  
For your protection calls may be monitored and recorded.