

This is an **important document**. Please read it carefully to make sure that the policy meets your requirements. You should keep it with your Certificate of Insurance.

This Policy Summary does not contain the full terms and conditions of your policy. These can be found in your Certificate of Insurance and Schedule of Benefits.

Please review your cover periodically to ensure that it continues to meet your needs and your financial circumstances.

1. Who provides your policy?

The Free Personal Accident and Accidental Death Cover Policy is provided by Stonebridge International Insurance Ltd.

2. What kind of cover does it provide?

The Free Personal Accident and Accidental Death Cover Policy pays a cash lump sum if you die or suffer a permanent injury as a result of an accident. The policy has no cash-in value.

3. What are the main benefits of the policy?

The policy pays out a lump sum cash payment if:

- after an accident you are left with a permanent injury
- you die following an accident

4. What is not covered?

There are some situations that you are not covered for and some limitations on what will be paid out. This is a summary of the main exclusions and limitations of your policy. Full details are shown in the Policy Conditions.

You must be aged between 18 and 64 and be resident in the UK for tax purposes to take out this policy.

Claims will not be paid if:

- your death or injury is not due to an accident e.g. you die of natural causes
- the accident is caused as a direct result of consumption of excessive alcohol or use of illegal drugs
- your death or injury is caused by a reckless or illegal act on your part
- the accident is a direct consequence of an overseas travel warning that the UK Government has issued to UK citizens before your date of travel
- your death or injury occurs while on duty as a member of the armed forces
- you are a pilot or cabin crew and death or injury occurs while flying for your job
- your death or injury occurs while participating in certain dangerous pastimes such as rock climbing, parachuting or motor racing

Limitations to what might be paid out:

- the maximum amount that will be paid out on the policy is the maximum lifetime benefit shown on your schedule of insurance
- payment for loss of the use of two limbs, loss of sight of both eyes and loss of speech is only payable once under the policy
- payment for loss of hearing, loss of the use of one limb, loss of sight in one eye and loss of use thumb and index finger on the same hand are payable more than once under the policy. This is limited to the maximum amount that can be paid out on the policy.
- payment for death will only be made if death occurs within 90 days of the accident

5. When does the policy start and finish?

The policy starts on the date shown on your Policy Schedule. Cover ends either:

- on the termination date shown on your schedule of benefits;
- on your death;
- when the maximum benefit level has been paid out;
- at the end of the term of insurance after your 65th birthday; or
- the date the cover is cancelled whichever is the earlier.

6. Can the policy be cancelled?

You can cancel the policy at any time without penalty.

You can cancel:

- in writing: Customer Services Department, Union Income Benefit Holdings Ltd, Linton House, 39/51 Highgate Road, London NW5 1RT
- by phone: 0845 026 1101

7. How to make a claim

You can claim:

- in writing: Claims Department, Stonebridge International Insurance Ltd, PO Box 2801, East Court, Stoke on Trent ST4 9DN
- by phone: 0844 856 2104

8. How to make a complaint

If you wish to register a complaint please contact us:

- in writing: Customer Services Department, Union Income Benefit Holdings Ltd, Linton House, 39/51 Highgate Road, London NW5 1RT
- by phone: 0845 026 1101

If you cannot settle your complaint with us, you may be entitled to refer to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

9. The Financial Services Compensation Scheme (FSCS)

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

SCHEDULE OF BENEFITS			
The Accident Death and Disability Plan is underwritten by Stonebridge International Insurance Ltd. and is arranged by Union Income Benefit Holdings Ltd. (UIB)			
ACCIDENT DEATH AND DISABILITY PLAN BENEFITS			
PART A ACCIDENTAL DISABILITY BENEFIT			
Serious Disability		Less Serious Disability	
1. Loss of Use of 2 Limbs	£5,000	4. Loss of Hearing	£2,500
2. Loss of Sight in both eyes	£5,000	5. Loss of Use of 1 Limbs	£2,500
3. Loss of Speech	£5,000	6. Loss of Sight in 1 Eye	£2,500
		7. Loss of Use of thumb and index finger on the same hand	£1,250
PART B ALL OTHER ACCIDENTAL DISABILITY BENEFIT			
1. Accidental Death Benefit	£5000.00		
Maximum Amount of Benefits Payable in Total Per Certificate For All Claims			£5000.00
PAYMENT DETAILS - TOTAL ANNUAL PREMIUM: FREE where registered with UIB Claims Centre Freephone Number 0844 856 2104			
Customer Services Department Union Income Benefit Holdings Ltd. Linton House, 39/51 Highgate Road, London NW5 1RT			
Freephone 0845 026 1101 Mon to Fri 9am to 6pm / Sat 10am to 2pm. To make sure that we maintain a high quality service we monitor or record a phone call.			

About Union Income Benefit Holdings Ltd

Union Income Benefit Holdings Ltd (Union Income Benefit or UIB) 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.

Union Income Benefit is authorised and regulated by the Financial Conduct Authority. Our FCA register number is 307575. Our permitted business is advising, arranging and making arrangements with the view to transacting and dealing in the administration and performance of a contract of insurance. You can check this on the FCA's register by visiting the FCA's website www.fca.org.uk or by contacting the FCA on 0800 111 6768.

If you wish to register a complaint in respect to the sale and servicing of this policy, please contact us in writing at Union Income Benefit, Customer Services, Linton House, 39/51 Highgate Rd, London, NW5 1RT or by telephone on 0845 026 1101. If we cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

Union Income Benefit 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, by contacting them via email on enquiries@fscs.org.uk, in writing to 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU; or by telephone on 020 7892 7300.

UIB Treating Customers Fairly

At Union Income Benefit (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

Free Personal Accident and Accidental Death Cover Certificate - Policy conditions

Introduction

Various words and phrases have meanings that are specific to this **policy**. To make this clear, certain words are shown in bold and their meaning is explained in the Definitions section. If **you** read a word or phrase in bold, and are unsure of its exact meaning, please refer to the Definitions.

The policy conditions, **schedule** and any application form used to apply for insurance are **your insurance policy**. These documents should all be read together. The documents are important so please keep them in a safe place.

This Free Personal Accident and Accidental Death Cover Policy is designed to provide a one-off cash payment when **you** die or suffer **permanent accidental injury** as the direct result of an **accident** in the circumstances set out in the **policy**. It is important to understand what is meant by an **accident**. This has a specific meaning in this **policy** and is set out in the Definitions.

The cash **benefit(s)** shown on **your schedule** will be paid to **your beneficiary** where **you** suffer **accidental death**, and to **you** where **you** suffer **permanent accidental injury**.

Definitions

We need to fully explain certain terms because this is a legal document. **We** have highlighted these words in **bold**.

accident means an event which is sudden, unexpected and external, occurs within the **area of cover**, and causes death.

accidental death means **your** death directly from an **accident** covered by the **policy**, where death occurs within 90 days.

area of cover means the geographical area or territory where the **accident** occurs and for which this **policy** provides cover. This is shown on the **schedule**.

beneficiary means the person(s) entitled to receive the cash **benefit** should the **policyholder** suffer **accidental death**. Unless you specify anyone else, this will be someone or persons appointed in accordance with the Grant of Representation/Confirmation following the death of the **insured person**

benefit means the amount **you** are covered for on the **policy**. The cash **benefit(s)** are shown on the **schedule**.

change date is the date any change was made to **your policy**.

doctor means a person who is licensed and legally qualified to diagnose and treat sickness and injuries and who is acting within the scope of his or her licence. The **doctor** may not be **you, your** partner or the parent, child, brother or sister of **you** or **your** partner.

limb means an entire hand, arm, foot or leg

loss of hearing means the permanent, total and irreversible loss of hearing

loss of sight means the permanent, total and irreversible loss of sight

loss of speech means the permanent, total and irreversible loss of speech

loss of use means the permanent, total and irreversible loss by separation or paralysis of or movement of an entire specific joint, **limb**, or thumb and index finger on the same hand

maximum issue age is the age limit at which cover under the **policy** may start for **you**. This age is shown on the **schedule**

maximum lifetime benefit is the maximum amount payable under the policy

permanent accidental injury means **loss of use** of two **limbs, loss of sight** in both eyes, **loss of speech, loss of hearing, loss of use of one limb, or loss of use** of thumb and index finger on the same hand or **loss of sight in one eye** as certified by a **doctor**

policy means the terms agreed between **us** and **you** to provide **your** insurance cover. The **policy** is made up of the policy conditions, the **schedule** and any information provided as part of the application. These documents should be read together.

policyholder, you and **your** refers to the person named on the **schedule** who applied for this insurance **policy** and is legally entitled to cancel the **policy**, or change the level of cover.

schedule is the document that forms part of **your policy**; it includes important information that is specific to **your** insurance.

start date is the date when cover under the **policy** begins. This is shown on the **schedule**.

termination date means the date shown on the **schedule** of **benefits** when cover for this Free Personal Accident and Accidental Death Cover terminates.

we, us or **our** refers to Stonebridge International Insurance Ltd., the insurer of this **policy**.

Section 1. Who can take out this policy?

To take out this **policy, you** must:

- be between 18 and the **maximum issue age** shown on the **schedule** (inclusive)
- be resident in the UK for income tax purposes when the **policy** is taken out

Section 2. What is covered?

Where **you** suffer **accidental death** whilst the **policy** is in force we will pay the cash **benefit** to **your beneficiary**. Where the **policy** is in force and **you** suffer **permanent accidental injury** we will pay **you** the cash **benefit**.

Section 3. What is not covered?

We will not pay for death and injury which:

- is not an **accidental death**.
- results from natural causes
- results from suicide or a deliberate act likely to cause serious injury or death.
- results directly from circumstances in which **you** are under the influence of alcohol, drugs or medication according to an official report or independent evidence.
Example: If you are taking drugs or medication in accordance with a prescription from a registered medical practitioner, or in accordance with the manufacturer's instructions, you will be covered. However, if you drive a motor vehicle whilst over the legal limit at the time and place of the accident, this would be considered to be 'under the influence of alcohol' and the policy would not pay out.
- is the result of **you** committing a criminal offence, whether or not the offence leads to a criminal prosecution.
- results from an **accident** in a territory to which the UK government has advised UK citizens against all but essential travel. NB. This exclusion only applies if **you** die or suffer **permanent accidental injury** in an **accident** as a direct consequence of the situation in the territory which prompted the government warning.
- results from, is caused by, or contributed to by war whether declared or undeclared or by armed forces duty, service or operations
- is caused by medical error or negligence
- is due to aviation, other than as a fare paying passenger on a scheduled route
- occurs whilst competing in a race other than on foot or while swimming
- occurs whilst participating in scuba diving, mountaineering / rock climbing, potholing or parachuting or deliberate exposure to danger
- is due to radiation or contamination

Section 4. When does cover start?

Cover starts from the **start date**. Any change in cover starts from the

change date. Both dates are shown on your **schedule**.

Cover is only valid if **you** are younger than the **maximum issue age** at the date the **policy** starts or is changed, as shown on your **schedule**.

Section 5. When does cover end?

All cover under this **policy** automatically ends under the following circumstances:

- on the **termination date** shown on your **schedule of benefits**;
- on **your** death
- on payment of the **maximum lifetime benefit** shown on **your schedule**
- at the end of the term of insurance after your 65th birthday; or
- if the **policy** is cancelled by **you** or by **us** whichever occurs first

Section 6. How do I cancel?

You may cancel the **policy** at any time by contacting the Customer Services Department shown on **your schedule**.

Section 7. Can we cancel?

We may cancel the **policy** at any time by giving **you** written notice of at least one calendar month at **your** last known address.

Section 8. How to make a claim

To make a claim under the **policy** please contact Stonebridge Claims Department PO Box 2801, East Court, Stoke-on-Trent, ST4 9DN, or telephone our Claims Centre on the freephone number stated on **your schedule** and ask for a claim form. **We** will ask for details and any relevant information **we** need in order to consider the claim. The person who is able to claim on **your policy** for **accidental death** will normally be **your beneficiary**. For **permanent accidental injury** the person who is able to claim will normally be **you**.

Once **we** agree to pay the claim **we** will usually pay any cash benefits promptly once settlement terms are agreed. No interest is payable by **us** on claim settlements.

We pay the benefit shown on the **schedule** but if **you** have several policies issued by Stonebridge International Insurance Ltd., there is a maximum amount that **we** will pay to **you** from those policies for the same **accident**. The maximum benefit paid under all insurance policies issued by Stonebridge International Insurance Ltd. in any one accident is £500,000 (Five hundred thousand pounds).

Section 9. What happens if you are not satisfied with our service?

We aim to provide a good service. However, there may be times when **you** do not feel satisfied with the service **you** have received. If this happens, please help **us** put things right by first contacting the Customer Services Department, either by phone or in writing using the contact details set out on your **schedule**.

If **you** are not satisfied with this response, **you** can refer the matter to the Managing Director of Stonebridge International Insurance Ltd.

If, after following the above procedure, **you** consider that **your** complaint has still not been resolved adequately, **you** may be able to refer the matter to the Financial Ombudsman Service. The address is: Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

Section 10. General provisions

10.1. Currency

All cash **benefits** are payable in Pounds Sterling.

10.2 Incorrect information and fraud

If **you**

- fail to provide true and complete information
 - or
 - commit any fraud
- in relation to this **policy** or a claim, this **policy** will become invalid. In this case **you** will lose all rights to any cash **benefits**.

10.3 Applicable law and language

This **policy** will be governed by the UK law that applies where **you** reside at the time the **policy** is purchased.

The language used to communicate with **you** will be English.

10.4 How the Financial Services Compensation Scheme (FSCS) operates

We are covered by the Financial Services Compensation Scheme (FSCS) and **you** may be entitled to compensation from the scheme should **we** be unable to meet **our** liabilities to **you**. This depends on the type of business and the circumstances of the claim. Further information about compensation arrangements are available from the FSCS at www.fscs.org.uk or by telephoning 020 7892 7300.

UIB Customer Care

Customer Care Statement

We recognise that despite our commitment to providing a professional service at all times, you may sometimes feel unhappy with the service you receive from us. If this happens it is important that you let us know so that we can do our best to resolve the problem. Telephone calls may be monitored or recorded for quality and training purposes.

1. We will investigate your complaint competently, diligently and impartially
2. We will assess your complaint fairly, consistently and promptly taking into account all relevant factors
3. We will explain to you promptly in a way that is clear, fair and not misleading our assessment of your complaint and our decision

How do I make a complaint about the services offered?

If your complaint relates to the sale or administration of your policy you should contact the UIB Customer Services team in writing to: UIB Customer Services, Linton House, 39/51 Highgate Road, London NW5 1RT; by telephone on 0845 026 1101; or by email to customer-care@uibuk.com.

You will be sent a written acknowledgement of your complaint within 5 business days of receipt giving the name of the individual handling the complaint and including details of our internal complaint procedures. A final response must be provided within 8 weeks of receipt of your complaint. If we are unable to meet this deadline we will provide you with a full explanation, provide reasons for the delay and indicate when a final response can be provided.

If you are dissatisfied with this delay you are entitled to refer your complaint to the Financial Ombudsman Service at this stage. If, following receipt of our final response, you feel the matter has not been resolved to your satisfaction you can refer your complaint to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR.