

Dear Member,

**IMPORTANT NOTICE: You are entitled to £5,000 of FREE Accidental Death Cover**

I am pleased to let you know that as a UNISON member you are entitled to obtain FREE £5,000 Accidental Death Cover which pays out if you die as the result of an accident. Cover is for UK residents aged 18-69. It lasts for one year and then you can renew it again for free\*. Please see a summary of your policy wording overleaf.

**To register for your cover please complete and return the form below or register online by visiting [www.UNISONProtect.com/A](http://www.UNISONProtect.com/A)**

Our membership services partner, UNISONProtect is arranging this cover. Following your registration a UNISONProtect representative will telephone you to set up your free cover and explain the other benefits available.

This cover is just one of the valuable benefits of your UNISON membership and will help provide financial security for your family. Don't miss out on yours - register today.

Yours sincerely



Cliff Williams  
Assistant General Secretary - UNISON

\* Terms and conditions apply.

UNISON is an Introducer Appointed Representative of UNISONProtect, a trading name of Union Income Benefit Holdings Ltd who arrange this insurance and are authorised and regulated by the Financial Conduct Authority. UNISONProtect telephone lines open: Mon to Thurs 9am to 7.30pm, Fri 9am to 6pm. Calls are free of charge and may be monitored for quality and training purposes. UNISONProtect address: 39/51 Highgate Road, London NW5 1RT.

**Complete this coupon, detach and send it to UNISONProtect at: FREEPOST UNION INSURANCE**

*(It's as simple as that, no need for a stamp either! To ensure safe delivery, please print only the freepost address on the envelope in block capitals)*

**£5,000 FREE Accidental Death Cover**

Cover lasts for one year, then you can renew again for **free**.

TITLE: \_\_\_\_\_

REF NUMBER: **ADC-UNISON-A**

SURNAME: \_\_\_\_\_

DATE OF BIRTH:    -    -

FORENAME(S): \_\_\_\_\_

PERSONAL EMAIL:

MOBILE:           TEL (INC STD CODE):

HOME ADDRESS: \_\_\_\_\_

POSTCODE: \_\_\_\_\_

## **FREE Accidental Death Cover UNISONProtect Policy Summary**

**This summary is not the full details of your insurance. The policy terms and conditions are available online at [www.UNISONProtect.com/policy](http://www.UNISONProtect.com/policy) or on request from UNISONProtect and will be provided if you apply for cover.**

### **Type of insurance and cover**

The FREE Accidental Death Cover pays a cash lump sum if you die as a result of an accident. The policy has no cash-in value.

### **Eligibility**

To be eligible for the cover, you must:

- be permanently resident in the United Kingdom
- be aged between 18 and 69 years inclusive at the start date.

### **The insurer**

This policy is underwritten by Advent Insurance PCC Ltd – UIB Cell.

### **Features and benefits**

There is one level of cover available. The actual amount is shown on your policy schedule.

### **What is covered?**

Accidental death.

### **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.

Claims will not be paid if your death:

- is not due to an accident e.g. death is a result of natural causes or you end your own life
- is caused as a direct result of consumption of excessive alcohol or use of illegal drugs
- is caused by an illegal or reckless act on your part
- occurs while on duty as a member of the Armed Forces or as a member of the reserve forces
- is caused by any flying activity other than boarding, travelling in or getting out of any fully licensed passenger carrying aircraft (owned by a registered commercial airline)
- results from war or any act of war
- is caused by participating in certain dangerous pastimes such as rock climbing, parachuting or motor racing
- is caused by motorcycling (including riding mopeds and motor tricycles) as a driver or a passenger

### **How we will use your information**

Union Income Benefit Holdings Ltd (trading as UNISONProtect) is a registered data controller, ICO number Z5289358. All personal information that you provide will be used to administer your cover and shared with our group companies Union Income Ltd and Union Benefit Services Ltd to provide you with information on our products and services. By returning this form you consent to us using your information in this way. Full details can be viewed on our website [www.UNISONProtect.com/privacy-policy](http://www.UNISONProtect.com/privacy-policy) or on request from UNISONProtect. We will not share your information with third parties unless you consent for us to do so. Your contact details only will be shared with UNISON

Limitations to what might be paid out:

- payment for accidental death will only be made if death occurs within 12 months of the accident

### **Duration**

12 months.

The policy starts on the date shown on the policy schedule.

All cover under this policy will end:

- if the policy is cancelled by you or us
  - on the termination date shown on your policy schedule;
  - on your death;
- whichever is the earlier.

### **Cancellation**

You are free to cancel this policy at any time.

### **Claim notification**

To register a claim contact the claims administrator Compass Underwriting in writing or by telephone on 0800 319 6601 or by email to [claims@compassuw.co.uk](mailto:claims@compassuw.co.uk).

### **What happens if you are not satisfied with our service?**

Any complaints about this insurance policy should be addressed to UNISONProtect who arranged it for you. If they cannot resolve the complaint to your satisfaction, you can contact:

- For Sales and Administration complaints: the Financial Ombudsman Service, Insurance Division;
- For Claims and Policy Terms complaints: the Consumer Complaint Unit, Malta Financial Services Authority.

All contact details and further information can be found in your policy wording

### **The Financial Services Compensation Scheme (FSCS)**

Advent Insurance PCC Ltd – UIB Cell is a member of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance and circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS ([www.fscs.org.uk](http://www.fscs.org.uk)).

**UNISONProtect is a trading name of Union Income Benefit Holdings Ltd who arrange this cover and are authorised and regulated by the Financial Conduct Authority register number 307575. UNISONProtect do not provide advice or a personal recommendation but product information to enable you to decide whether or not to apply for the cover.**

We have negotiated for our members to be entitled to 12 months **£5,000 FREE** Accidental Death Cover.

Register **now** by post, phone or online at [\*\*www.UNISONprotect.com/A\*\*](http://www.UNISONprotect.com/A)

This exclusive benefit is provided at **no cost to you.**

Thank you. UNISONProtect will be in touch soon ...