

UNISONProtect FREE Accidental Death Cover 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 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

UNISONProtect, 39/51 Highgate Road, London NW5 1RT

Tel: 0800 484 0850 www.unisonprotect.com

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.

- 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

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 014 7028 or by email to claims@uibuk.com.

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).

Data Protection Notice

The Personal Information **you** provide.

Advent Insurance PCC Ltd (UIB Cell) and Union Income Benefit Holdings Ltd, the **administrator**, are the joint data controllers (as defined in the Data Protection Act 1998 and any successor regulation (DPA)) and fully accept the responsibility of protecting the privacy of customers and the confidentiality and security of personal information provided to either party. In this notice, Personal Information is personal data (as defined in the DPA) 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** or the **administrator**. **We** and the **administrator** will assume that they have appointed **you** to act for them). **You** agree to receive on their behalf any data protection notices from **us** or the **administrator**.

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**, the **administrator**, **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** or the **administrator** 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** or the **administrator** to do so. **We** and the **administrator** will not share **your** Personal Information unless **you** or **your** nominated personal representative have provided explicit consent or **we** or the **administrator** are required to do so by law. **We** or the **administrator** 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 and Malta, but if this is necessary it will be ensured that appropriate safeguards are in place to protect **your** Personal Information. If **you** ask **us** or the **administrator**, 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 and the **administrator** may monitor and/ or record **your** communication with **us** or the **administrator**, either ourselves or using reputable organisations selected by **us**, to ensure consistent servicing levels and account operation. **We** or the **administrator** will keep information about **you** only for so long as it is appropriate. We will not use your personal details in order to provide you with marketing, discounts or pricing unless you have given your explicit consent to allow us to use this information for these purposes. If you wish to unsubscribe from **our** marketing communications please contact us on the details below quoting **your** name, address, telephone number and email address.

You have the right to ask **us** to delete **your** Personal Information or cease processing it at any time, however **we** may not be able to do this if **we** require your Personal Information in respect of **our** contract with **you**.

We have a dedicated Data Protection Officer who you can contact for any queries relating to this policy, to exercise any of **your** rights under data protection regulations including: data subject access requests, correcting **your** information, making a complaint. If **you** believe **we** are holding inaccurate information about **you** or wish to request a copy of **your** information, **you** should contact **us**.

Union Income Benefit Holdings Ltd is a group company of Embignell Ltd.

Contact Details:

Data Protection Officer: Shona Mountford

By email: dataprotection@embignell.com

By post: Data Protection Team, Embignell Ltd.

Unit A, Piano Yard, Highgate Road, London NW5 1BF

We will provide the information that **you** have requested in a suitable format to meet **your** requirements.

If the **administrator** cannot resolve the complaint to **your** satisfaction, **you** can contact the Information Commissioner's Office who are the Supervisory Authority in the UK protecting the rights of individuals under current Data Protection regulations
Website: <https://ico.org.uk/for-the-public/raising-concerns/>
By telephone: 0303 123 1113