

# Short Term Income Protection Insurance

## Insurance Product Information Document

Company: Advent Insurance PCC Ltd - UIB Cell    Product: Income Protection Cover

This insurance product information document does not contain full details and conditions of the insurance. More detailed policy terms and conditions are provided in the Policy Wording and on the Schedule of Insurance.

Advent Insurance PCC Ltd (C52394) is a Protected Cell Company authorised and regulated by the Malta Financial Services Authority to provide general insurance. The cellular assets of Advent Insurance PCC Ltd - UIB Cell are utilised to satisfy the cellular liabilities of the UIB Cell.

### What is this type of insurance?

This is an income protection policy which is designed to cover you if you are unable to work due to accident or sickness.



#### What is insured?

Loss of income due to an accident or sickness (Disability) which stops you from working in your paid employment.

- ✓ The insurance pays you a Monthly Benefit that you choose:  
from **£100 to £1,500** per month
- ✓ The Monthly Benefit is payable following a Waiting Period that you choose:  
from **30 to 180 days**  
(the number of days at the beginning of a claim for which you are not eligible for any benefit).
- ✓ The Monthly Benefit is payable for a maximum period of:  
**12 months**



#### What is not insured?

##### Disability claims where the incapacity is caused by:

- ✗ Any chronic or continuing medical condition you had before the start date.
- ✗ Any medical condition which occurs in the first 24 months of the policy as a result of any medical condition for which treatment had been given or diagnosis commenced during the 12 months before the start date.
- ✗ Backache and back related conditions unless radiological evidence of abnormality is confirmed by a doctor.
- ✗ Stress and stress-related conditions unless diagnosed by a psychiatrist.
- ✗ Self-inflicted injuries.
- ✗ Inappropriate use of alcohol or drugs.
- ✗ Being detained in prison.
- ✗ War or active military duty.



#### Are there any restrictions on cover?

To be eligible for cover, you must:

- ! Be aged 18 or over and under 61 at the start date; and be living and working permanently in the United Kingdom and in paid employment
- ! If you qualify for a Disability claim but continue to receive an income from your employment, the monthly benefit will be reduced so that the total of gross income received from your employment and the benefits payable does not exceed 50% of your gross monthly income.



### Where am I covered?

- ✓ Anywhere in the world
- ✓ At work
- ✓ At home



### What are my obligations?

- You must take reasonable care to ensure that information provided by you is accurate and not misleading.
- You or your legal representative, must not act in a fraudulent manner when making a claim.
- You or your legal representative, must provide the requested validation documents when making a claim.



### When and how do I pay?

- The premiums are payable monthly by Direct Debit on the 1<sup>st</sup> of each month until the expiry of the policy.



### When does the cover start and end?

- The start and end date are as shown on your Schedule of Insurance.
- This is monthly policy which will continue as long as you pay the monthly premium when due; until the date shown on your policy schedule, you retire from Employment; you reach the age of 65; or you die whichever is earliest.



### How do I cancel the contract?

If you want to cancel this policy please notify Union Income Benefit on the details below:

Tel: **0343 178 1255** (Mon to Fri 9am to 6pm)

Email: [customercare@uibuk.com](mailto:customercare@uibuk.com)

Post: Customer Services Department, Union Income Benefit, 39/51 Highgate Road, London NW5 1RT