

## About Union Income Benefit Holdings Ltd (UIB)

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/register](http://www.fca.org.uk/register) or by contacting the FCA on 0300 500 8082.

If you wish to register a complaint, please contact us in writing at: Union Income Benefit Customer Services, 39/51 Highgate Road, London, NW5 1RT or by telephone on 0343 178 1255. If we cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

Union Income Benefit is covered by 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), by contacting them via email on [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk), in writing to Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU or by telephone on 0800 678 1100 or 020 7741 4100.

### Treating Customers Fairly

At Union Income Benefit 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. 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 at:

Union Income Benefit Holdings Ltd, 39/51 Highgate Road, London, NW5 1RT

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

Telephone: 0343 178 1255

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