Free Accidental Death Cover

keyfacts®

Policy Summary

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

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

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 Accidental Death Cover is provided by ACE European Group Limited.

2. What kind of cover does it provide?

The policy pays out a lump sum benefit if you die as a result of an accident which occurs within the period of insurance. The policy has no cash-in value.

3. What is not covered?

There are some situations that you are not covered for and some limitations on when benefit is payable. 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 69 and be permanently resident in the United Kingdom to take out this policy.

Claims will not be paid if your death:

- is not due to an accident e.g. you die 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 act on your part
- occurs while on active duty as a member of the armed forces or as a member of the reserve forces
- results from war or any act of war
- occurs while participating in certain hazardous pursuits such as rock climbing, parachuting or motor racing

Limitations on when benefit will payable:

- payment for accidental death will only be made if death occurs within 90 days of the accident

4. 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;
- on your death; or
- the date the cover is cancelled

whichever is the earlier.

5. 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, 39/51 Highgate Road, London NW5 1RT

• by phone: 0343 178 1255

• by email: customercare@uibuk.com

6. How to make a claim

You can claim:

- in writing:

  ACE European Group Ltd (Claims Dept), PO Box 682, Winchester SO23 5AG
- by phone: 0345 841 0059
- by email: claims@acegroup.com

7. How to make a complaint

If you wish to register a complaint about the sale or administration of your policy please contact us:

• in writing:

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

• by phone: 0343 178 1255

• by email: customerrelations@uibuk.com

If you have a complaint in relation to claims please contact:

The Customer Relations Department, ACE European Group Ltd, PO Box 682, Winchester, SO23 5AG

If you cannot settle your complaint with us, you may be entitled to refer to the Financial Ombudsman Service, Exchange Tower, London E14 9SR.

8. 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.

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Free Accidental Death Cover

Arranged by Union Income Benefit Holdings Ltd

SCHEDULE OF BENEFITS

The Free Accidental Death Cover is underwritten by ACE European Group Limited and is arranged by Union Income Benefit Holdings Ltd. (UIB)

ACCIDENTAL DEATH COVER BENEFITS

BENEFIT	
1. Accidental Death	£5,000

PAYMENT DETAILS - TOTAL ANNUAL PREMIUM: FREE where registered with UIB

Claims Centre Telephone Number **0345 841 0059**

Customer Services Department
Union Income Benefit Holdings Ltd.
39/51 Highgate Road, London NW5 1RT

Telephone 0343 178 1255 Mon to Fri 9am to 6pm / Sat 10am to 2pm. To make sure that we maintain a high quality service we may monitor or record our phone calls.

About Union Income Benefits 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 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 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 phone on 0800 678 1100.

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 Accidental Death Cover

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** and comprise the full terms and conditions relating to **Your Policy**. These documents should all be read together. The documents are important so please keep them in a safe place.

This Free Accidental Death Cover is designed to provide a one-off **Benefit** when **You** die 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.

Definitions

Accident, **Accidental** means a sudden identifiable violent external event which happens by chance and which could not be expected or unavoidable exposure to severe weather.

Benefit means the amount **You** are covered for on the **Policy**. The **Benefit** is shown on the **Schedule**.

Bodily Injury means injury which is caused solely by **Accidental** means and which independently of illness or any other cause, occurs within 90 days from the date of the **Accident**.

Death means death caused by **Bodily Injury**.

Hazardous Pursuits means racing of any kind (other than on foot or whilst swimming); motor rallies and competitions; mountaineering or rock climbing requiring the use of ropes or guides; parachuting; aviation as a pilot or crew member of a fixed wing or rotary propelled vehicle.

Permanently Resident means you spend at least 7 out of 12 months in the **United Kingdom**.

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.

Qualified Medical Practitioner means a doctor or specialist registered or licensed to practise medicine under the laws of the country in which they practise who is neither **You** nor a relative of **Yours** unless approved by **Us**.

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** when cover for this Free Accidental Death Cover terminates.

United Kingdom shall mean England, Scotland, Wales and Northern Ireland.

War means armed conflict between nations, invasion, act of foreign enemy, civil war, rebellion, revolution, military or usurped power.

We, **Us** or **Our** refers to ACE European Group Limited, the insurer of this **Policy**.

You, **Your** refers to the person named in the **Policy Schedule** who has taken out the **Policy**.

Section 1. Who can take out this policy?

To take out this **Policy**, **You** must:

- be **Permanently Resident** in the **United Kingdom**; and
- be aged over 18 and under 70 at the **Start Date**

Section 2. When and where cover applies

This **Policy** is a 12 month **Policy**. Cover starts from the **Start Date** and will end on the **Termination Date** as shown on **Your Schedule**.

The cover applies 24 hours a day anywhere in the world.

Section 3. What is covered?

Where **You** suffer **Death** whilst the **Policy** is in force we will pay the **Benefit**.

Disappearance

If **You** disappear and after a suitable period of time it is reasonable for the Police or registration authorities to believe that **You** have died as a result of **Bodily Injury**, the **Death** benefit shall become payable. Payment is subject to a signed undertaking being given by the executor's of the deceased's estate that if the belief is subsequently found to be wrong such **Death** benefit shall be refunded to **Us**.

Section 4. What is not covered?

We will not pay any claim which is caused by or results from:

- sickness or disease not directly resulting from **Bodily Injury**.
- suicide, attempted suicide or deliberate self-inflicted injury by **You** regardless of the state of **Your** mental health.
- the misuse of alcohol or solvents, or as a result of drugs ingested (except for drugs which are prescribed by and used in accordance with guidance from a **Qualified Medical Practitioner**), or whilst driving with an alcohol level in the blood which exceeds the legal limit of the country in which **You** are driving.
- **You** participating in any illegal acts
- **War** or any act of **War**, whether declared or not
- **You** being a full time member of the armed forces of any nation or international authority or a member of any reserve forces called out for permanent service.
- **You** engaging in **Hazardous Pursuits**
- Nuclear explosion or accident

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**;
- on **Your** death; or
- if the **Policy** is cancelled by **You**

whichever occurs first

Section 6. Cancelling your cover?

You may cancel the **Policy** at any time by contacting the Customer Services Department shown on **Your Schedule**.

Section 7. How to make a claim

To make a claim under the **Policy** please contact ACE European Group Ltd (Claims Dept) PO Box 682, Winchester SO23 5AG, or telephone our Claims Centre on 0345 841 0059 or email: claims@acegroup.com. **We** will ask for details and any relevant information **We** need in order to consider the claim. **We** will pay the **Benefit** for **Accidental Death** to **Your** estate.

Once **We** agree to pay the claim **We** will usually pay the **Benefit** promptly once settlement terms are agreed. No interest is payable by **Us** on claim settlements.

Section 8. What happens if you are not satisfied with our service?

We are dedicated to providing a high quality service and want to maintain this at all times. If **You** are not satisfied with this service, please contact us immediately, quoting **Your Policy** details, so that **Your** complaint can be dealt with as soon as possible.

If **You** have a complaint about the sale of **Your Policy** or the Customer Service **You** have received please contact:

UIB Customer Relations, 39/51 Highgate Road, London NW5 1RT
Telephone: 0343 178 1255
Email: customerrelations@uibuk.com

If **You** have a complaint in relation to claims please contact:
The Customer Relations Department, ACE European Group Ltd, PO Box 682, Winchester SO23 5AG

You may approach the Financial Ombudsman Service (FOS) if **You** are not satisfied with the final response to **Your** complaint by **Us** or UIB. Contact details are given below. A leaflet explaining its procedures is available on request.

Financial Ombudsman Service, Exchange Tower, London E14 9SR
Telephone: 0800 023 4567
(Calls are free from a UK landline or mobile)
Fax: 020 7964 1001
Website: www.financial-ombudsman.org.uk

Section 9. General provisions

9.1 Applicable law and language

This **Policy** shall be governed and construed in accordance with the law of England and Wales and the English Courts alone shall have jurisdiction in any dispute. The language of this **Policy** shall be in the English language.

9.2 Compliance with policy requirements

You must keep to the terms of this **Policy**. If You do not **We** may not accept a claim.

9.3 Currency

All **Benefits** are payable in Pounds Sterling and will be payable into a designated United Kingdom bank account.

9.4 Financial Services Compensation Scheme (FSCS)

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**. Further information is available from the FSCS at www.fscs.org.uk or by telephoning 0800 678 1100.

9.5 Incorrect information and fraud

You must take reasonable care to answer any questions fully and honestly. 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 **Benefit**.

9.6 Other taxes and costs

We are required to notify **You** that other taxes or costs may exist which are not imposed or charged by **Us**.

9.7 Right to change

We reserve the right to make changes or add to these **Policy** terms for legal or regulatory reasons and/or to reflect new industry guidance and codes of practice. **We** will write to **You** with details at least 30 days before **We** make any change. **You** will then have the option to continue with or to cancel the **Policy**.

9.8 Transfer of Ownership

It is not possible for **You** to transfer **Your** rights under this **Policy** to a third party.

ACE European Group Limited

ACE European Group Limited is registered in England and Wales, registered number 01112892, registered office 100 Leadenhall Street, London EC3A 3BP. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, reference number 202803. This can be checked on the Financial Services Register at https://register.fca.org.uk or by contacting the FCA on 0800 111 6768 (Calls are free from a UK landline or mobile.)

Data protection

Please read this notice as it explains the purposes for which **We** will use **Your** personal data (information) and any sensitive personal data (information) that **We** may hold.

We accept fully **Our** responsibility to protect the privacy of customers and the confidentiality and security of information entrusted to **Us**.

You are consenting to the processing of **Your** personal data, including where appropriate, sensitive personal data. **You** are also consenting to the transfer, if necessary, of **Your** information abroad.

We will use

- the information **You** have provided to handle claims in connection with this **Accidental Death Policy**.
- the information **You** provided when **You** took out your **Policy**, together with other information that **We** may request during the claims process will be used by **Us** and **Our** group companies to verify a claim.

Your information may also be used for the purpose of investigating claims and fraud prevention including passing details to other insurers and regulatory bodies.

If **You** ask **Us**, **We** will tell **You** what information **We** hold about **You** and provide it to **You** in accordance with applicable law. Any information which is found to be incorrect will be corrected promptly.

We may monitor and/or record **Your** communication with **Us** either ourselves or by reputable organisations selected by **Us**, to ensure consistent claims handling levels and account operation. **We** will keep information about **You** only for as long as it is appropriate.

Union Income Benefit may separately have given You its own Data Protection Notice or Statement and hold personal data separately for the provision of marketing and customer service from that provided by You in connection with this Policy.

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, 39/51 Highgate Road, London NW5 1RT; by telephone on 0343 178 1255; or by email to customercare@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, Exchange Tower, London E14 9SR.

Demands and Needs

Accidental Death cover meets the demands and needs of those who would benefit from leaving a limited £5,000 cash lump sum payment in the event of death as a result of an accident during the term of the cover.