

# Life Cover

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### 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*

#### How do I contact UIB?

*You can contact our Customer Service Department*

- *by email to [customercare@uibuk.com](mailto:customercare@uibuk.com)*
- *by telephone on 0343 178 1255 (Mon to Fri 9am - 6pm; Sat 10am - 2pm)*
- *by writing to UIB Customer Services, Linton House, 39-51 Highgate Road, London NW5 1RT*

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

## About Union Income Benefit Holdings Ltd

Union Income Benefit Holdings Ltd 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.

The total monthly premium agreed with you, includes a monthly policy fee of £3.86, which covers administration costs incurred in maintaining the non-investment contract you have purchased.

Union Income Benefit Holdings Ltd is authorised and regulated by the Financial Conduct Authority, register number 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. This can be checked on the FCA website [www.fca.org.uk](http://www.fca.org.uk).

If you wish to register a complaint, 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 Holdings Ltd 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](http://www.fscs.org.uk), by contacting them via email on [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk) in writing to 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU or by telephone 0800 678 1100.

## Life Cover Policy Summary

ACE Europe Life Limited, who are the underwriters of this life insurance, have prepared some important facts for you about your new policy – these can be found in your policy wording. Please take time to read the policy wording you have just received together with this summary to make sure you understand the cover it provides.

This policy is issued and administered by Union Income Benefit Holdings Ltd (UIB). This Policy Summary does not contain the full terms and conditions of your policy. These can be found in your policy wording.

Please review your cover periodically to ensure that it continues to meet your needs and your financial circumstances

### What is this cover?

This policy provides a one off lump sum payment in the event of death through either natural causes or accident.

### What are the significant features and benefits of the Life Cover policy?

If you die during the term of the policy we will pay the benefit shown in your policy schedule. The cover applies 24 hours a day anywhere in the world

#### Return of premiums:

**Your Policy Schedule will show if you have selected this option.**

If your policy comes to an end because you have reached age 70, have maintained your monthly premium payments and you have not made a claim, we will refund you a percentage of the premiums you have paid, which will be calculated using the methods detailed in the "Return of Premiums" section of your policy wording.

**Your policy will pay out the Sum Insured if you die during the Policy Term. It has no cash or surrender value if you cancel the policy prior to your 70<sup>th</sup> birthday. Return of premiums is only applicable if you maintain your monthly payments for the duration of the policy up to your 70<sup>th</sup> birthday.**

### What are the significant exclusions and limitations of the Life Cover policy?

#### Policy exclusions

There are some standard exclusions which apply to the cover. They include but are not limited to death caused by:

- participating in illegal acts;
- drug or alcohol abuse;
- suicide.

For full details of the exclusions please see the "What we do not cover" section of your policy wording.

**Please Note: Within the first 24 months of the policy we will only pay for accidental death. If a death by natural causes occurs within that period, we will refund all premiums paid under this policy.**

#### What are the pre-requirements for cover to apply?

You must:

- be permanently resident in England, Scotland, Wales, Northern Ireland, the Channel Islands or the Isle of Man; and
- be aged over 18 and under 66 at the start date.

#### Can I change my cover?

Once your policy starts you cannot increase the lump sum benefit on your cover. If you need more cover you can set up an additional policy, as long as the maximum amount of cover for all your ACE Policies arranged by UIB is not more than £50,000. If you need to reduce the lump sum benefit on your cover for any reason then you can do so.

### How long does the policy run for?

Your cover will end when the earliest of the following happens:

- you die; or

- You reach age 70; or
- The premium is not paid when due or within the grace period; or
- The policy is cancelled by you.

For full details please see the "Ending or changing your cover" section of the enclosed policy wording. You may need to review and update your cover periodically to ensure that it remains adequate and reflects any changes in your lifestyle.

### How do I make a claim?

To make a claim please contact:

ACE Europe Life Limited, Claims Department at 200 Broomielaw, Glasgow G1 4RU; telephone 0800 519 9955, email [claims@acegroup.com](mailto:claims@acegroup.com).

ACE Europe Life Limited, who are the underwriters of this life insurance, have prepared some important facts for you about your new policy. This summary does not contain all the terms and conditions of your policy – these can be found in your policy wording. Please take time to read the policy wording you have just received together with this summary to make sure you understand the cover it provides.

This policy is issued and administered by Union Income Benefit Holdings Ltd (UIB).

### What happens if I take out cover and then change my mind?

You are able to cancel your policy, without penalty, in the first 30 days.

After this period, you can cancel the policy at any time **but you will not receive a refund of any premiums paid.**

To cancel the policy you can contact UIB

- by telephone on 0343 178 1255 (Mon to Fri 9am - 6pm; Sat 10am - 2pm)
- by email to [customer@uibuk.com](mailto:customer@uibuk.com)
- by writing to UIB Customer Services, Linton House, 39-51 Highgate Road, London NW5 1RT

### How do I make a complaint about my policy?

If you wish to make a complaint about your policy you should contact UIB who arranged this insurance for you.

- by telephone on 0343 178 1255 (Mon to Fri 9am - 6pm; Sat 10am - 2pm)
- by email to [customerrelations@uibuk.com](mailto:customerrelations@uibuk.com)
- by writing to UIB Customer Relations, Linton House, 39-51 Highgate Road, London NW5 1RT

### How do I make a complaint about the claims service?

If you wish to make a complaint about a claim then you should contact the insurer directly. Contact ACE Europe Life Limited, 200 Broomielaw, Glasgow G1 4RU, telephone 0800 519 9955, email [claims@acegroup.com](mailto:claims@acegroup.com).

If you remain dissatisfied following ACE's or UIB's final response, you may refer your complaint to the Financial Ombudsman Service, Exchange Tower, London E14 9SR, telephone 0800 023 4567.

### Would I receive compensation if ACE Europe Life Limited were unable to meet its liabilities?

ACE Europe Life Limited 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](http://www.fscs.org.uk); by contacting them via email on [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk); in writing to 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU; or by telephone on 0800 678 1100.

## Welcome

Thank **You** for choosing this Policy which is sold and administered by Union Income Benefit Holdings Limited ("Union Income Benefit" or "UIB") and underwritten by ACE Europe Life Limited.

The Policy, consisting of this booklet, a **Policy Schedule** and the information provided by **You**, is a contract between **You** and **Us**. **We** agree to insure **You**. The information **You** gave UIB over the telephone, by written communication with UIB or through their website is part of **Your** contract with **Us**. The **Policy Schedule** shows the details of **Your** cover. This booklet and the **Policy Schedule** must be read together. It is important that **You** check these carefully to be sure the information **You** have provided is correct and the cover meets **Your** needs. **You** may need to review and update **Your** cover periodically to ensure it remains adequate and reflects any changes in **Your** lifestyle. If **You** have any questions please contact UIB on 0343 178 1255.

Unless otherwise agreed, this Policy shall be governed and construed in accordance with the Laws of England and Wales and the English Courts alone shall have jurisdiction in any dispute. All communication of and in connection with this Policy shall be in the English language.

**You** must ensure that all of the information **You** have provided to **Us** in the Application Form, by correspondence, over the telephone, on claim forms and other documents is true, complete and accurate. **You** should note that providing incomplete, false or misleading information could affect the validity of **Your** ACE insurance policy and may mean that all or part of a claim may not be paid. You should keep **Us** informed of any changes to **Your** personal information e.g. change of address or name.

One of **Our** authorised representatives must sign the **Policy Schedule** for **Your** cover to be valid.



Pat Drinan  
Chief Executive Officer  
ACE Europe Life Limited

## Definitions

Throughout the policy, there are words and phrases which appear **in bold** and have special meaning. These are listed here.

### 'Accident / Accidental'

Any sudden and unforeseen event which happens by chance after the **Start Date** of the policy and results in bodily injury or death.

### 'Death by Natural Causes'

Death that is not directly or indirectly caused by, resulting from or connected with any accidental, violent or visible means.

### 'Grace Period'

The 60-day period after a premium is due, but unpaid.

### 'Permanently Resident'

You spend at least 7 out of 12 months in the UK.

### 'Policy Schedule'

The certificate attached to this policy.

### 'Policy Term'

The length of **Your** policy from the **Start Date** until **You** reach age 70.

### 'Qualified Medical Practitioner'

A doctor or specialist registered or licensed to practise medicine under the laws of the country in which they practise who is not **Your** relative unless approved by **Us**.

### 'Start Date'

The day, month and year shown in the **Policy Schedule** for the cover to start.

### 'Sum Insured'

The amount **We** pay in the event of **Your** death as shown on the **Policy Schedule**.

### 'We', 'Our', 'Us'

ACE Europe Life Limited.

### 'You', 'Your'

The person named in the **Policy Schedule** who has taken out the policy.

# Life Cover Policy Wording

This policy is a level term insurance sold and serviced by Union Income Benefit and underwritten by ACE Europe Life Limited.

This policy wording details the terms and conditions of **Your** Life Cover policy and should be read together with **Your Policy Schedule** as one document.

## The cover We provide

### Pre-requirement for cover to apply

**You** must:

- Be **Permanently Resident** in England, Scotland, Wales, Northern Ireland, the Channel Islands or the Isle of Man; and
- Be aged over 18 and under 66 at the **Start Date**.

### When and where cover applies

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

The **Start Date** of **Your** policy is the date described in the **Policy Schedule** as the first day of the **Policy Term**.

### Death

If, whilst the policy is in force, **You** die, **We** will pay the **Sum Insured**, relating to **Your** cover.

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, **We** will pay the **Sum Insured**. But, before **We** do this, the personal representative responsible for **Your** estate must sign an agreement to refund the **Sum Insured** if **You** are found to be alive.

## Return of Premiums

### Your Policy Schedule will show if you have selected this option.

If:

- **Your** policy comes to an end because **You** have reached the age of 70; and
- **You** have paid all your premiums when due or within the **grace period**; and
- **You** have not made a claim

**You** will be entitled to a return of a premium paid by **You** during the **Policy Term**.

**Please note:** the rebate of premium will not include the monthly policy fee (set out on your **Policy Schedule**), as this covers the cost of the administration of **your** policy during the period of cover.

The proportion of premiums returnable is as shown on the **Policy Schedule** and will be calculated as follows:

- if **You** were aged 18 or over and under 51 years of age at the **Start Date** of **Your** policy, **You** will be entitled to a rebate of 100% of the premiums paid by **You**; or
- if **You** were aged 51 or over and under 61 years of age at the **Start Date** of **Your** policy, **You** will be entitled to a rebate of 50% of the premiums paid by **You**; or
- if **You** were aged 61 or over and under 66 years of age at the **Start Date** of **Your** policy, **You** will be entitled to a rebate of 25% of the premiums paid by **You**.

***We will return premiums only if the policy is in force until You reach the age of 70 and You have paid all the premiums under the policy. This policy has no cash value or surrender value at any time. If You cancel the policy prior to reaching the age of 70, no refund of premium will be due.***

### Illustration of the return of premium amount

#### Example A

A customer takes out a policy 6 months after reaching the age of 35 for a sum insured of £10,000. The monthly premium is £13.01. The customer keeps the policy until reaching age 70, pays all premiums up to date and does not make any claims:

Total paid over the lifetime of the policy (34.5 years = 414 months)	£5386.14
Monthly policy fee paid over the lifetime of the policy (£3.86 * 414 months)	£1598.04
Premiums paid over the the lifetime of the policy	£3788.10
Level of rebate entitlement at <b>Start date</b> (age 35):	100%
<b>Total amount paid as rebate of premiums at age 70:</b>	<b>£3,788.10</b>

#### Example B

A customer takes out a policy 6 months after reaching the age of 55 for a sum insured of £10,000. The monthly premium is £23.52. The customer keeps the policy until reaching age 70, pays all premiums up to date and does not make any claims:

Total paid over the lifetime of the policy (14.5 years = 174 months)	£4092.48
Monthly policy fee paid over the lifetime of the policy (£3.86 * 174 months)	£671.64
Premiums paid over the the lifetime of the policy	£3420.84
Level of rebate entitlement at <b>Start date</b> (age 55):	50%
<b>Total amount paid as rebate of premiums at age 70:</b>	<b>£1,710.42</b>

#### Example C

A customer takes out a policy 6 months after reaching the age of 65 for a sum insured of £10,000. The monthly premium is £37.49. The customer keeps the policy until reaching age 70, pays all premiums up to date and does not make any claims:

Total paid over the lifetime of the policy (4.5 years = 54 months)	£2024.46
Monthly policy fee paid over the lifetime of the policy (£3.86 * 54 months)	£208.44
Premiums paid over the the lifetime of the policy	£1816.02
Level of rebate entitlement at <b>Start date</b> (age 65):	25%
<b>Total amount paid as rebate of premiums at age 70:</b>	<b>£454.01</b>

## What We do not cover

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

- War or any act of war, whether the war is declared or not;
- Suicide, attempted suicide or deliberate self-inflicted injury by **You**, regardless of the state of **Your** mental health;
- Participating in any illegal acts;
- Drug or alcohol misuse, in the opinion of our Chief Medical Adviser
- Drug abuse in the opinion of our Chief Medical Adviser, unless the drug is properly prescribed and was not taken for the treatment of drug addiction.;
- Not following the advice of a **Qualified Medical Practitioner**;
- Nuclear explosion or accident.

Within the first 24 months of the policy, **We** will only pay for **Accidental** death. If a **Death by Natural Causes** occurs, **We** will refund all premiums paid under the policy.

## Paying Your premiums

The amounts **You** must pay, and when, are shown in the **Policy Schedule**.

**Your** premium is guaranteed for the term of **Your** policy. All premiums are payable monthly and will be collected in advance in the beginning of each month for that month's cover. The first month's cover is free of charge. Once the applicable free period has ended, if **You** do not start paying the premiums, this policy will not provide any cover. **Your** monthly premiums will be collected from **Your** nominated bank account by Direct Debit. **Your** policy will end if **You** do not pay any premium when it is due or within the **Grace Period**.

## Making a claim

### How to claim

In the event of **Your** death, **We** must be notified as soon as possible. **We** will then ask **Your** legal representatives to complete a claim form.

**Our** contact details are:

ACE Europe Life Limited Claims Department, 200 Broomielaw, Glasgow, G1 4RU Telephone: 0800 519 9955 Email: claims@acegroup.com

**We** will need to be sent any medical certificates or other documents which **We** ask for. **We** will not pay for these.

**We** may insist on a post-mortem examination if the law allows **Us** to ask for one. **We** will pay for this.

### Paying claims

**We** will pay the amount of the **Sum Insured** shown on the **Policy Schedule**.

### Your commitment to Your policy

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

### Dishonest claims

If any claim under this policy is fraudulent or is intended to mislead **Us** or if any misleading or fraudulent means are used by **You** or anyone acting on **Your** behalf to obtain benefit under this policy, **Your** right to any benefit under this policy will end and **We** will be entitled to recover any benefit paid and costs incurred as a result of any such fraudulent or misleading claim.

## Ending or changing Your cover

For any changes to **Your** cover or to end **Your** cover **You** should contact Union Income Benefit:

- by email to customercare@uibuk.com
- by telephone on 0343 178 1255 (Mon to Fri 9am - 6pm; Sat 10am - 2pm)
- by writing to UIB Customer Services, Linton House, 39-51 Highgate Road, London NW5 1RT

### Changing your cover

Once **Your** policy starts **You** cannot increase the lump sum benefit on **Your** cover. If **You** need more cover **You** can set up an additional policy, as long as the maximum amount of cover for all **Your** ACE Life policies arranged by UIB is not more than £50,000. If **You** need to reduce the lump sum benefit on **Your** cover for any reason then **You** can do so.

### Your right to cancel this policy in the first 30 days

If, for any reason, **You** are not satisfied with this policy **You** may, within 30 days of receipt, notify Union Income Benefit using the contact details set out at the beginning of this section.

If this happens, Union Income Benefit will refund any premiums **You** may have paid.

### If You want to cancel this Policy after 30 days

Please notify Union Income Benefit using the contact details set out at the beginning of this section.

Union Income Benefit will cancel it from the last day of the month on which they receive **Your** cancellation request, provided that the premium for that month was fully paid. No refund of premium will be made.

### When cover automatically ends

All cover under **Your** Policy for **You** will end:

- if the premium is not paid when due or within the **Grace Period**; or
  - on **Your** death
  - when **You** reach age 70,
- whichever happens first.

### The time cover will end

Cover will stop at midnight on the day this cover ends.

## General provisions

This policy wording, together with the **Policy Schedule**, any proposal and any other written statement made by **You** or on **Your** behalf on which **We** have relied when accepting **You** for cover under this policy constitutes the whole of the contract between **You** and **Us**.

No provision or condition of this policy may be waived or modified except by a written endorsement, which must be signed by an authorised official on **Our** behalf.

It is not possible for **You** to transfer **Your** rights under this policy.

No person, persons, company or other party who or which is/are not covered under this policy shall have any right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term or condition of this policy. This will not affect any right or remedy of a third party that exists or is available apart from that Act.

## Other taxes and Costs

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



## 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 life insurance 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.**

## Complaints procedure

**We** and Union Income Benefit are dedicated to providing high quality sales, customer service and claims service and want to maintain this at all times. If **You** are not satisfied with the service provided by either **Us** or **UIB** please contact:

Union Income Benefit in respect of the sale of this policy or the ongoing customer service on:

- by email to [customerrelations@uibuk.com](mailto:customerrelations@uibuk.com)
- by telephone on 0343 178 1255 (Mon to Fri 9am - 6pm; Sat 10am - 2pm)
- by writing to **UIB Customer Relations**, Linton House, 39-51 Highgate Road, London NW5 1RT

**Us** in respect to a claim:

ACE Europe Life Limited  
200 Broomielaw  
Glasgow G1 4RU

Telephone 0800 519 9955  
E-mail [claims@acegroup.com](mailto:claims@acegroup.com).

Please have **Your** policy details to hand should **You** need to make contact.

**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 or Fax: 020 7964 1001  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

The existence of these complaint procedures does not reduce **Your** statutory rights relating to this policy. For further information about **Your** statutory rights contact the Office of Fair Trading or Citizens Advice Bureau.

## Financial Services Compensation Scheme

In the unlikely event that **We** are unable to meet **Our** liabilities, **You** may be entitled to 90% of the value of **Your** claim as compensation under the Financial Services Compensation Scheme. Their contact details are:

Financial Services Compensation Scheme  
10<sup>th</sup> Floor Beaufort House  
15 St Botolph Street  
London EC3A 7QU

Telephone: 0800 678 1100 or 0207 741 4100  
Website: [www.fscs.org.uk](http://www.fscs.org.uk)

## Other important information

ACE Europe Life Limited is a limited liability company incorporated in England under registered number 5936400. It underwrites life insurance business.

ACE Europe Life Limited registered in England & Wales number 5936400 with registered office at 100 Leadenhall Street, London EC3A 3BP is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

## 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 please notify **UIB**:

- by email to [customerrelations@uibuk.com](mailto:customerrelations@uibuk.com)
- by telephone on 0343 178 1255 (Mon to Fri 9am - 6pm; Sat 10am - 2pm)
- by writing to **UIB Customer Relations**, Linton House, 39-51 Highgate Road, London NW5 1RT

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

Life cover meets the demands and needs of those who would benefit from leaving a cash lump sum payment in the event of death during the term of the cover. We are not offering advice or personal opinion on the suitability of this product, you need to decide based on the information provided whether this cover is right for you and meets your needs.

## Contact Us

### Customer Services

Telephone: 0343 178 1255  
Email: [customercare@uibuk.com](mailto:customercare@uibuk.com)

Address:  
Linton House  
39/51 Highgate Road  
London  
NW5 1RT

Lines open Mon to Fri 9 a.m. to 6p.m., Sat 10 a.m. to 2 p.m.  
Telephone calls may be recorded for monitoring and quality purposes.

### Claims

Telephone: 0800 519 9955  
Email: [claims@acegroup.com](mailto:claims@acegroup.com)

Address:  
ACE Europe Life Limited  
Claims Department  
200 Broomielaw  
Glasgow  
G1 4RU