

# Over 50s Life Insurance

Policy wording



**CHUBB®**

## Contact Us

Calls made to both Chubb and/or UIB may be recorded and / or monitored for training and quality purposes.

Customer Services and Complaints are handled by Union Income Benefit Holdings Ltd (UIB) who arranged this insurance for you.

You can contact UIB's Customer Service Department.

### Customer Services

Telephone: 0343 178 1255

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

Address:

Customer Services

Union Income Benefit Holdings Ltd

39/51 Highgate Road

London

NW5 1RT

Telephone lines open: Mon to Fri 9.00 a.m. to 6.00 p.m.

For your protection calls may be monitored and recorded.

### Claims

Claims are handled by Chubb Life Europe SE (Chubb) who are the insurer. In the event of needing to make a Claim, claimants should:

Telephone: 0800 519 9955

Email [uk.claims@chubb.com](mailto:uk.claims@chubb.com)

By post to:

Chubb

The Sentinel Building,

103 Waterloo Street,

Glasgow,

G2 7BW,

United Kingdom

Telephone lines open: Mon to Fri 8.30 a.m. to 5.30 p.m.

For your protection calls may be monitored and recorded.



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# Policy Summary

## Over 50s Life Insurance

This Policy Summary sets out the key aspects of the Over 50's Life Insurance Policy that you should know about. We are required to provide you this information by the Financial Conduct Authority, the independent financial services regulator, to help you decide if this Policy is suitable for you. This summary does not give you the full terms and conditions. These are in the Policy wording which follows.

This Over 50s Life insurance is underwritten by Chubb Life Europe SE ("CHUBB"), and arranged by Union Income Benefit Holdings Ltd ("UIB"). This

Policy is for a single Life. If your partner or spouse wishes to take out cover, they would need to apply for their own policy.

### What is Over 50s Life Insurance?

Over 50s Life Insurance is a life insurance policy which lasts for the whole of your life provided premiums are paid when they are due. The policy pays out a Benefit on your death which can help relieve the financial burden on your loved ones after your death. The amount of Benefit payable will depend on the timing and cause of death and is set out in the table below

Cause of Death <u>within 24 months of policy Start date</u>	Benefit payable	Policy wording page reference
Death as a result of an accident (other than for reasons stated below)	Full Benefit as stated in the policy schedule	See page 9
<ul style="list-style-type: none"> <li>Death by self-inflicted injury</li> <li>Death as a result of participation in hazardous pursuits (eg parachuting, motor sports, diving, potholing, caving, mountaineering etc)</li> <li>Death due to committing or participating in criminal acts</li> <li>Death as a result of war (whether declared or not), riot or civil commotion</li> <li>Death from taking illegal drugs</li> <li>Death from alcohol consumption</li> </ul>	Return of premiums paid	See page 9
<ul style="list-style-type: none"> <li>Death by any other cause (eg natural causes)</li> </ul>	Return of premium(s) paid	See page 9
Cause of Death <u>on or after 24 months of policy start date</u>	Benefit payable	Policy wording page reference
Death by any cause	Full Benefit as stated in the policy schedule	See page 9

## Who can Apply?

You're guaranteed to be accepted for an Over 50s Life Insurance Policy if you're aged 50 to 80 years old, and are a resident in the UK and have a UK bank account. You will need to tell us your smoker status.

We use your date of birth and Smoker Status to work out how much you will pay for your Policy. It is important that you answer truthfully as this can affect claims

**For more details see Eligibility Section on Page 8 and Making a Claim on Page 8.**

## How much does my policy cost?

The minimum monthly premium is £10 per policy, and the total monthly premium cannot be more than £100 per month across all the Over 50s Life Insurance Policies that you have with Chubb Life Europe SE.

The cost of your Policy will depend on your age and your smoking status.

## How long do you pay your premiums?

Premiums are payable monthly by Direct Debit for 30 years or until you are aged 90 whichever comes first. Your Policy Schedule will show when premiums start and when they will stop.

It is important to be aware that depending upon your age when you take out the Policy and the age at which you die, you could pay more in premiums than you receive back in benefit. UIB will tell you the maximum you can pay when you apply for Over 50s Life Insurance, and this will be confirmed on Your Policy Schedule. **For more details see Paying for Your Premiums Section on Page 10.**

## Can I change my premiums and/or cover?

You cannot increase your premiums on a policy once it is in force, but you can take out further additional policies, subject to an overall maximum Benefit limit of £25,000 and/or maximum premiums of £100 per month, across all policies you hold with CHUBB. Each additional policy you take out will be subject to its own 24-month moratorium period.

You can reduce cover and/or premiums at any time, provided your reduced premiums are at or above the minimum monthly premium of £10 per policy. Reducing your premiums will reduce the level of

Benefit payable in the event of your death.

The premium and the Benefit payable per policy is fixed and will never change. The effects of inflation will reduce what your policy Benefit can buy in the future. It is important that you select a cover amount that is suitable for your needs, and you review your cover periodically.

**For more details see Changes to Your Cover/ Policy Section on Page 10.**

## Making a Claim

If your next of kin need to make a claim, they can contact Chubb Life Europe on 0800 519 9955 or email [uk.claims@chubb.com](mailto:uk.claims@chubb.com) or by post to Chubb, The Sentinel Building, 103 Waterloo Street, Glasgow, G2 7BW, United Kingdom. For more details see Making a Claim Section on Page 8.

## Is Tax payable on any Benefit amount?

In the UK, your Benefit payable will be free from UK income tax and capital gains tax. However, it will form part of your estate when you die and be assessed for inheritance tax, unless you put your policy into a suitable trust. We would recommend that you obtain financial advice for your own circumstances. Please bear in mind that tax rules may change in the future.

## Making Contact about this Policy

UIB administer this policy on behalf of Chubb Life Europe. UIB's contact details are:

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

## Cancelling this policy

If for any reason you are not satisfied with this Over 50s Life Insurance you may, within 30 days of receiving your Policy documents, contact UIB and UIB will cancel it. If you cancel your policy within the 30 days and no claim has been made, UIB will refund any premiums you have paid. **If You decide to cancel Your Policy after the first 30 days, You will not be entitled to any refund of premiums You have paid up to that point. For more details see Cancelling your Policy on Page 12.**

## How to Complain

If You have a complaint about the sale or provision of this insurance, please contact UIB:

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

If you have a complaint about a claim under your policy, please contact Chubb Life Europe, quoting the Policy details, so that we can deal with the complaint as soon as possible.

Our contact details are:

The Customer Relations Manager, Chubb  
The Sentinel Building, 103 Waterloo Street,  
Glasgow, G2 7BW, United Kingdom  
Phone +44 (0) 800 519 8026  
Email [customerrelations@chubb.com](mailto:customerrelations@chubb.com)

You may be able to approach the Financial Ombudsman Service for assistance if you remain unhappy with Our/UIB final response (or after eight Weeks from making the complaint if not resolved satisfactorily). Any approach to the Financial Ombudsman Service must be made within six months of Our/UIB final response. Contact details are given below. A leaflet explaining the procedure is available on request.

by post: The Financial Ombudsman Service,

Exchange Tower,  
Harbour Exchange Square,  
London, E14 9SR

by telephone: +44 (0) 800 023 4 567  
(Monday to Friday – 8am to 5pm, Saturday – 9am to 1pm)

Calls are free from a UK landline or mobile.

Or +44 (0) 300 123 9 123

Calls to this number are charged at the same rate as 01 or 02 numbers on mobile phone tariffs.

Email [complaint.info@financial-ombudsman.co.uk](mailto:complaint.info@financial-ombudsman.co.uk)

Website [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

## Financial Services Compensation Scheme

In the unlikely event UIB or Chubb are unable to meet their respective liabilities, you may be entitled to compensation under the Financial Services Compensation Scheme.

Further information can be obtained from the Financial Services Compensation Scheme at [fscs.org.uk](http://fscs.org.uk) or by telephone on 0800 678 1100 or 020 7741 4100

## Insurance Agreement

Thank you for choosing this Over 50s Life Insurance **Policy** which is underwritten by Chubb Life Europe SE. For full details of Cover see page 9.

Chubb Life Europe work with Union Income Benefit Holdings Ltd to bring **You** this insurance. Union Income Benefit Holdings Ltd (**UIB**) is authorised and regulated by the Financial Conduct Authority, register number 307575. **UIB** is part of the Embignell Group of Companies. **UIB's** permitted business includes advising, arranging, and administering insurance contracts. This can be checked on the FCA Website [www.fca.org.uk](http://www.fca.org.uk).

This **Policy** pays a **Benefit** in accordance with this **Policy** wording in the event of **Your** death. **You** will pay the premium as agreed. The **Policy Schedule** and this **Policy** wording constitute the full terms and conditions of **Your Policy** with **Us**. It is important that **You** read them carefully to understand how **You** cover works and then keep the documents in a safe place. If any of **Your** information included in the **Policy Schedule** is incorrect, **You** should notify **UIB** immediately using the details on Page 2 as this could affect the **Policy** cover in the event of a **Claim**. **We / UIB** will then correct any incorrect information and issue a corrected **Policy Schedule** to **You**.

**You** may wish to tell **Your** intended beneficiaries about this **Policy** so that they are aware of it in the event of **Your** death.

This is a single life **Policy** for **You**. If **You** have a spouse or partner who would also like cover, they would need to take out a separate policy in their own name. Please see Page 8 for Eligibility.

### Demands and Needs

This policy meets the demands and needs of persons aged between 50 to 80 inclusive, who want to leave a financial benefit following their death to their loved ones.

### Important Notes

#### Providing information to You

When **Your** cover commences, **You** will be provided with a copy of the **Policy** Summary, together with this **Policy** wording and **Policy Schedule**.

#### Eligibility

To take out cover under this **Policy**, **You** must

- Be between 50 and 80 years old inclusive, at the **Start Date**;

- Be a resident in the **United Kingdom** and have a **United Kingdom** bank account; and
- Provide **Your** smoker status.

#### Your Obligations

- **You** need to provide **Us** with accurate and complete information when **You** apply for **Your** Over 50s Life Insurance **Policy**.
- **You** need to pay the premiums when they are due.
- **You** must notify **Us** of **Your** new address if **You** move house. If you move overseas, **Your** **Policy** can continue provided **You** have a **United Kingdom** Bank Account and accept that communication with **UIB / Us** will be by email, however you should be aware there may be other (e.g. tax) implications.

#### Policy Definitions

Certain words in this **Policy** have a specific meaning. They have this specific meaning wherever they appear in this **Policy** and are showing by using bold black text and a capital letter. All **Policy** definitions are applicable to this **Policy** as a whole and are detailed on Page 13 of this **Policy** wording.

#### Making a Claim

To make a **Claim**, it is important to contact Chubb Life Europe as soon as possible on 0800 519 9955 or email [uk.claims@chubb.com](mailto:uk.claims@chubb.com) or by post to Chubb, The Sentinel Building, 103 Waterloo Street, Glasgow, G2 7BW, United Kingdom.

**We** will explain the **Claims** procedure. Before **We** can pay a **Claim** **We** need to assess it. To do this, **We** will ask for some important information. If **We** ask for information from third parties, **We will** pay for it. To pay a claim, **We** require:

- A copy of **Your** Death Certificate;
- Evidence of **Policy** ownership;
- Evidence of **Your** Date of Birth (A copy of Birth Certificate, Driving License or Passport);
- Conversations with, and reports from, third parties such as coroners, medical practitioners, and the police (as appropriate);
- Copy of photographic ID of the beneficiary.

Please be aware that the information **We** may need, may change over time.

When **We** assess a **Claim**, **We** rely on the information **We** are given. If any of the information is found to be untrue or incomplete and would have affected whether **We** paid a **Claim** or not, **We** may not pay the **Claim**. If **We** accept a **Claim**, **We** will make any relevant payment. Once a **Claim** is accepted and paid, the **Policy** will end.

### Smoking Status

If **You** declare **You** have not used tobacco, e-cigarettes or nicotine replacement products in the 24 months prior to **Your** application, then **You** are considered to have non-smoker status.

At the point of **Claim**, if medical records confirm that declarations made by **You** when **You** applied for cover were incorrect, **We** reserve the right to adjust the benefit payment based on the correct status that would have applied at the time of **Your** application based on **Your** chosen premium.

### Date of Birth

At any time, if **Your** date of birth is wrong, **We** will base the **Claims** payment on the correct date of birth. If with the correct date of birth, **You** would not have been eligible for a **Policy**, **We** will cancel **Your Policy** and refund any premiums without interest. **You** or any claimant will be notified.

### Sanctions

This insurance **Policy** does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit **Us** from providing insurance, including, but not limited to, the payment of **Claims**.

Chubb Life Europe SE is a subsidiary of a US company. As a result, Chubb Life Europe SE is subject to certain US laws and regulations in addition to EU, UN and national sanctions restrictions which may prohibit it from providing cover or paying claims to certain individuals or entities or insuring certain types of activities related to certain countries such as Iran, Syria, North Korea, Crimea Region and Cuba.

### Cover and Benefits

#### Cover

This is an Over 50s whole of life insurance **Policy**. The **Policy** will pay out an amount in the event of **Your** death at any time. The amount of **Benefit** payable will depend on the timing and cause of death – see 'Benefits' section below. Full cover is only available 24 months after the **Policy** start date. This is known as the **Moratorium** period. For cover to be maintained, **You** need to pay **Your** premiums throughout the premium term in accordance with the terms and conditions. Please refer to 'Paying Your Premiums' section. If a successful claim is made, once the claim has been settled, **Your Policy** will end, and no further premiums will be payable or collected.

<b>BENEFITS</b>	
<b>Death within 24 months of Policy Start Date</b>	
<b>Benefit Sum Payable</b>	<b>Benefit Sum Payable</b>
Accidental Death (*apart from exclusions noted below)	Full <b>Benefit</b> as stated in the Policy Schedule
<ul style="list-style-type: none"> <li>• Death by self-inflicted injury, including intentionally taking your own life</li> <li>• Death as a result of participating in hazardous pursuits (Meaning engaging in private aviation, parachuting, motor sports (including motorcars, motorcycles and speedboats), underwater diving, caving/ potholing or mountaineering (other than hill walking, trekking, abseiling or artificial wall climbing)</li> <li>• Death as a result of committing or participating in a criminal act</li> <li>• Death as a result of war (whether declared or not), riot or civil commotion)</li> <li>• Death as a result of taking illegal drugs</li> <li>• Death as a result of consumption of alcohol such that it results in mental or physical impairment which causes the Accident or results in you doing something you would not normally do without the influence of alcohol.</li> </ul>	Return of premium(s) paid
Death by any other cause (eg natural causes)	Return of premium(s) paid
<b>Death on or after 24 months of Policy Start Date</b>	
Death by any cause	Full <b>Benefit</b> as stated in the Policy Schedule

## Paying Your Premiums

**You** need to pay **Your** premiums throughout the premium term. The premium term will be confirmed in **Your Policy Schedule** and will be for a maximum of 30 years, or until the **Monthly Due Date** immediately prior to **Your** 90th birthday, whichever is earlier. In the event of death before the premium term ends and following notification to **Us**, premium collections will cease, and the relevant **Benefit** will become payable.

**We** show the premium **You** will pay, the date the first and subsequent premiums will be due and the last premium due date in the **Policy Schedule**. Premiums will be collected by Direct Debit by **UIB**. If **UIB** are unable to collect a premium, they will notify **You**. If premiums remain unpaid after 60 days, **Your Policy** will lapse, no premiums will be refunded and no **Benefit** will be payable. If **You** make a claim during this 60 day period, **We** will deduct the unpaid premium from the **Benefit We** pay.

**Your Policy Schedule** shows **You** the maximum amount of premiums **You** could pay under this **Policy**. Depending upon **Your** age when **You** take out the **Policy** and the age at which **You** die, **You** could pay more in premiums than **You** receive back in **Benefit**.

### Premium limits

The number of Over 50s Insurance **Policies You** can hold through Chubb Life Europe SE is limited to a total maximum monthly premium of £100 per Policyholder and subject to a maximum benefit of £25,000 across all **Policies**. **We** will seek to prevent **You** from exceeding this limit. If any **Policies You** take out exceed this limit, **We** will cap the maximum premium to £100 and will calculate the **Benefit** payable based on this premium. If this happens, **We** will refund the excess premiums paid, without interest. - See also 'Increasing Cover' section on page 10. The minimum monthly premium is £10 per **Policy**.

### When Cover Starts and Ends

Cover will begin on the **Start Date**.

This will be shown on **Your Policy Schedule**. This **Policy** will cease on Midnight on the day that one of the following events occurs:

- **You** stop paying the premiums due for this **Policy** and your **Policy** lapses; or
- The date of **Your** death, once notified to **Us**.  
Note: This event will trigger a **Claim**.

### Policy Fulfilment

**Policy** documentation will normally be issued electronically by email, so please check **Your** inbox. If **You** do not appear to have received **Your** documentation, please check **Your** Junk folder, in case it has automatically been delivered there. **You** can always request paper copies to be sent to **Your** home address. Please contact **UIB** if **You** want to receive paper copies.

### Changes to Your Cover/Policy

#### Increasing Cover

Once a **Policy** is set up, **You** cannot increase the Benefit amount or premiums under the same **Policy**. **You** can however buy further **Policies** subject to the overall monthly premium cap on premiums paid across all **Policies** of £100 per month (as per 'Premium limits' section above). Each additional new **Policy** will be subject to its own initial 24-month **Moratorium** period as set out in the 'Your Benefits' section.

**Your Benefit** and additional premium payable for the additional **Policy** will be rated based on **Your** age at the date the additional **Policy** is started. **Your** total premiums payable will be adjusted accordingly.

#### Decreasing cover and Reducing Your Monthly payment.

If **You** cannot afford to keep up **Your** premium payments over the long-term, **You** can reduce **Your** monthly premiums, provided **Your** reduced premiums are at or above the minimum monthly premium of £10 per **Policy**. **We** will adjust **Your Benefit** amount accordingly and will provide **You** with a new **Policy Schedule**. There will be no refund of any premiums paid prior to the point the Benefit/premium is reduced.

## Multiple policies

If **You** wish to decrease **Your** premiums and **You** hold more than one **Policy** **You** must specify which **Policy(ies)** premiums **You** wish to reduce.

**Note:** To help you decide which **Policy** to reduce premium on, be aware that **Policies** set up more recently (i.e. started at older ages) will cost more per £ of **Benefit** than earlier policies.

## Changes to Your Personal Details

You need to let **Us** know if **Your** personal or contact details change. Any correspondence **We** send **You** will be sent to the last known contact details **We** hold on **Our** records for **You**. It is important to note that it is **Your** responsibility to keep **UIB** and **Us** informed of any change to **Your** contact details during the time **You** have a **Policy** with **Us**.

## Moving Abroad

If **You** move abroad, **You** can retain **Your** **Policy** providing that **You** still have an active UK bank account, and premiums continue to be paid from that account. All communication will be by e-mail.

## Changes We might make to Your Policy

**We** may make fair and reasonable changes to these Terms and Conditions. **We** will only do this if:

- i) The revised terms are more favourable to **You**; or
- ii) If there are any relevant changes in legislation, regulation or taxation that **We** are required to comply with.

If **We** wish to make changes, **We** will inform **You** in writing at least 60 days in advance of any changes being made.

## General Conditions

### Bank Charges

Unless as a result of an error **We** / **UIB** will not be liable for any bank charges **You** may incur in respect of Direct Debit payments for your **Policy**.

**We** will not be liable for any charges applied by the receiving bank for any transactions made in relation to payment of a **Claim**.

### Choice of Law

This **Policy** will be governed by and construed in

accordance with the laws of England and Wales and the English Courts alone will have jurisdiction in any dispute. All communication in connection with this **Policy** will be in English.

## Compliance with Policy Requirements

**You** must comply with all applicable terms and conditions specified in this **Policy**. If **You** do not comply, **We** reserve the right not to pay a **Claim**.

## Third Party Rights

The Contracts (Rights of Third Parties) Act 1999, or any amendment to it will not apply to this **Policy**. Only **You** and **We** can enforce the terms of this **Policy**. No other party may benefit from this contract as of right. This **Policy** may be varied or cancelled without the consent of any third party.

## Misrepresentation and Non -Disclosure

**You** and any claimants must ensure that all the information provided to **UIB/ Us** in the application process, by correspondence, over the telephone, on claim forms and in other documents is true, complete, and accurate. Please note that providing incomplete, false, or misleading information could result in **Your** cover under this **Policy** being terminated and may mean that all or part of a **Claim** may not be paid.

**You** acknowledge that **We** have offered the **Policy** and calculated the premium using the information which **UIB /We** have asked for and **You** have provided, and that any change to the responses provided may result in a change in the terms and conditions of the **Policy** and/or a change in the premium.

## Interest

No sum payable by **Us** under this **Policy** will carry interest unless payment has been unreasonably delayed by **Us** following receipt of all the required certificates, information, and evidence necessary to support the **Claim**. Where interest becomes payable by **Us**, it will be calculated only from the date of final receipt of such certificates, information, or evidence.

## Taxation

The proceeds of this **Policy** will form part of **Your** Estate on **Your** death. Based on **Our** current understanding of HMRC guidelines, any money paid to **Your** Estate will be free of Capital Gains or Income Tax. However, **You** should note that, as part of **Your** Estate, the money received could be subject to Inheritance Tax, depending on the tax regulations in force at that time. **You** may wish to discuss how

to mitigate any tax liability with **Your** solicitor or tax adviser, such as placing the **Policy** in an appropriate Trust. Any tax **Your** Estate may be required to pay will depend upon **Your** individual circumstances and the value of **Your** Estate at time of death.

It is important to note that tax regulations may change in the future. Whilst **We** are not currently anticipating any changes, should the Government apply any form of taxation to the premium in future, **We** have the right to amend **Your** premium. **We** will notify **You** in advance of any changes which may affect **Your Policy** in accordance with the 'Changes we might make to Your Policy' section on page 11.

## Cancelling your Policy

### 30 Day Cancellation Right ('Cooling off' period)

If for any reason, You are not satisfied with this Policy, You may, within 30 days of receiving Your Policy documents, contact **UIB** and **UIB** will cancel it. If this happens, the **Policy** will have provided no cover and **UIB** will refund any premiums You have paid.

### Cancellation after 30 days

If **You** want to cancel **Your Policy** 30 days or more after You received **Your Policy** documents, You must contact **UIB** who will cancel it on the last date of the month in which **Your** last monthly premium was paid. If **You** decide to cancel **Your Policy** after the first 30 days, **You** will not be entitled to any refund of premiums **You** have paid up to that point.

**UIB's** contact details are:

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

Please be aware that both **We/UIB** may monitor or record telephone calls.

### Cancellation for non-payment of Premiums

As detailed in 'Paying **Your** Premiums' on Page 10, **Your Policy** will lapse if **You** do not pay the premiums when due.

## Complaints Procedures

**We/UIB** are committed to providing a high-quality service and want to maintain this at all times.

If **You** have a complaint about the sale or provision of this insurance, please contact **UIB**:

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

In the event of dissatisfaction with **Our** claims service, please contact **Us**, quoting the **Policy** details, so that **We** can deal with the complaint as soon as possible. **Our** contact details are:

The Customer Relations Manager, The Sentinel Building, 103 Waterloo Street, Glasgow, G2 7BW, United Kingdom  
Phone +44 (0) 800 519 8026  
Email [customerrelations@chubb.com](mailto:customerrelations@chubb.com)

**You** may be able to approach the Financial Ombudsman Service for assistance if there is dissatisfaction with **Our/UIB** final response or after eight Weeks from making the complaint if not resolved satisfactorily. Any approach to the Financial Ombudsman Service must be made within six months of **Our/UIB** final response. Contact details are given below. A leaflet explaining the procedure is available on request.

**by post:** The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR

**by telephone:** +44 (0) 800 023 4 567 (Monday to Friday – 8am to 5pm, Saturday – 9am to 1pm) Calls are free from a UK landline or mobile.

Or +44 (0) 300 123 9 123

Calls to this number are charged at the same rate as 01 or 02 numbers on mobile phone tariffs.

### Email

[complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

**Website** [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Following this complaints procedure does not affect **Your** statutory rights relating to this **Policy**. For more information about statutory rights, **You** should contact Citizens Advice.

## **Policy Definitions**

### **Accident and Accidental**

A sudden identifiable violent external event that happens by chance and which could not be expected, and which occurs after **Your Policy** starts.

### **Benefit**

The maximum amount **We** will pay out in the event of **Your** Death. This is shown on Your **Policy Schedule**.

### **Claim**

The process of requesting **Benefit** to be paid in the event of death of the **Policyholder**.

### **Moratorium**

A period of 24 months from the **Policy Start Date** during which time the full Benefit will only be payable in the event of Accidental Death. The moratorium ends on the 2nd Policy Anniversary.

### **Policy, Policies**

The Over 50s Life Insurance cover.

### **Policy Anniversary**

The same date as the **Policy Start Date** in each subsequent year.

### **Policyholder**

The person named in the **Policy Schedule**.

### **Policy Schedule**

The document issued to **You** by **UIB** detailing **Your Policy** cover and other important information.

### **Start Date**

The date specified in the **Policy Schedule** showing when **Your Policy** will start.

### **UIB**

Union Income Benefit Holdings Ltd.

### **United Kingdom**

England, Scotland, Wales, and Northern Ireland (excluding Channel Islands and Isle of Man).

### **We, Our, Us**

Chubb Life Europe SE

### **You, Your**

The **Policyholder**

## Our regulators

Chubb Life Europe SE (CLE) is a Societas Europaea, a public company registered in accordance with the corporate law of the European Union. Members' liability is limited. CLE is headquartered in France and governed by the provisions of the French insurance code. Risks falling within the European Economic Area are underwritten by CLE, which is authorised and regulated by the French Prudential Supervision and Resolution Authority (4 Place de Budapest, CS 92459,75436 Paris Cedex 09, France). Registered company number: 497 825 539 RCS Nanterre. Registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. Fully paid share capital of €6,127,501.

CLE's UK branch is registered in England & Wales. Establishment address: 100 Leadenhall Street, London EC3A 3BP. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Details about our authorisation can be found on the Financial Conduct Authority website (FS Register number 820989).

## Solvency & Financial Conditions

### Report

Solvency 2 rules require Us to provide You with a link to the Solvency & Financial Conditions Report (SFCR) for Chubb Life Europe SE as insurer of Your Over 50s Insurance Policy. Our SFCR is available at the following Chubb website address:

<https://www.chubb.com/uk-en/about-Us/europe-financial-information.html>

## Financial Services Compensation Scheme

In the unlikely event of **UIB/Us** being unable to meet our liabilities, **Policyholders** in the UK, may be entitled to compensation under the Financial Services Compensation Scheme.

Further information can be obtained from the Financial Services Compensation Scheme at the following address:

Financial Services Compensation Scheme  
PO Box 300  
Mitcheldean  
GL17 1DY

Phone 0800 678 1100 or  
(international) + 44 207 741 4100  
Lines open Monday-Friday, 9am – 5pm,  
excluding public holidays

On-Line Form: <https://claims.fscs.org.uk/>  
Website: [www.fscs.org.uk](http://www.fscs.org.uk)

## Data Protection

### Data Protection: The Personal Information You Provide to Us

Both **UIB** and **We** will use personal information which **You** supply to **Us / UIB**, in order to write and administer this **Policy**, including any claims arising from it.

This information will include basic contact details such as **Your** name, address, and **Policy** number, but may also include more detailed information about **You** that are relevant to **Your Policy** (for example, **Your** age and smoker status, health, details of assets, **Claims** history) where this is relevant to the risk **We** are insuring, services **We/ UIB** are providing or to a **Claim You** are reporting to **Us**.

**We** are part of a global group, and **Your** personal information may be shared with our group companies in other countries as required to provide coverage under this **Policy** or to store **Your** information. **We** also use a number of trusted service providers, who will also have access to **Your** personal information subject to **Our** instructions and control.

**You** have a number of rights in relation to **Your** personal information, including rights of access and, in certain circumstances, erasure.

For more information **We** strongly recommend **You** read our user-friendly Master Privacy Policies online:

Chubb Master Privacy Policy - [www.chubb.com/uk-en/footer/privacy-policy.html](http://www.chubb.com/uk-en/footer/privacy-policy.html)

**UIB** Privacy Policy - [www.embignell.com/privacy-policy](http://www.embignell.com/privacy-policy)

**You** can ask **Us** for a paper copy of the Privacy Policy at any time, by contacting **Us** at <mailto:dataprotectionoffice.europe@chubb.com> or **UIB** at [dataprotection@embignell.com](mailto:dataprotection@embignell.com)

