

Union Income Benefit Policy Summary: 50+ Personal Accident Cover

keyfacts®

1. What is this keyfacts document?

This is a summary of the policy cover for the Union Income Benefit 50+ Personal Accident Cover. It does not include the full terms and conditions of the contract, which can be found in the policy document.

2. Who is providing this insurance policy?

This policy is underwritten by Great Lakes Reinsurance (UK) PLC. Claims are administered on behalf of the insurer by FirstAssist Insurances Services Limited.

3. What type of insurance policy is this?

This is a Personal Accident policy that, subject to the terms, conditions and exclusions contained in the policy document, will pay out financial benefits in the event of an insured person sustaining a bodily injury that leads to death, fractures, burns or dislocations.

4. What are the significant features and benefits of this policy?

The level of cover available under the Union Income Benefit 50+ Personal Accident Cover policy is shown.

Table of Benefits

	Standard	Premier
Accidental Death Benefit	£10,000	£20,000

FRACTURES

Hip, upper leg, heel, or pelvis (including coccyx)	£3,000	£6,000
Lower leg, skull, collar bone, ankle or arm (including wrist and elbow)	£2,100	£4,200
Hand (excluding fingers), foot (excluding toes and heel), shoulder blade, knee-cap or sternum	£1,500	£3,000
Any other fracture	£750	£1,500
Single fracture maximum	£3,000	£6,000

BURNS

Third degree burns to 15% or more of body surface or 50% of either hand	£2,500	£5,000
Third degree burns to at least 4% but to less than 15% of body surface (except hands)	£1,250	£2,500
Second degree burns of 9% or more of body surface	£1,250	£2,500
Single claim maximum	£2,500	£5,000

DISLOCATIONS

Single dislocation	£1,000	£2,000
Single dislocation maximum	£1,000	£2,000
Single claim maximum	£2,000	£4,000

5. What are the significant and unusual exclusions and limitations?

Exclusions are conditions or circumstances not covered by the policy.

These are detailed in full on Page 9 of the policy document.

- if the insured person has reached the age of 80 years on or before the start date of the policy
- driving with more alcohol in the blood than is allowed by law
- under the influence of excess alcohol
- motorcycling (including riding mopeds and motor tricycles) as a driver or passenger
- driving a vehicle without a current, valid licence
- engaging in military duty
- intentional self-inflicted injury, suicide or attempted suicide
- diving, scuba diving, mountaineering, rock or cliff climbing, pot-holing, parachuting, sport as a professional, boxing, racing (other than on foot), time trials or sprints, flying (except as a fare-paying passenger)
- taking a drug unless it is taken on proper medical advice and is not for the treatment of drug addiction
- committing or attempting to commit a criminal offence
- whilst a detainee of a prison establishment

Age qualification as specified under Benefits on Page 8 of the policy document; Cover ceases when an insured person reaches the age of 85 years.

Other insurance as specified under Conditions on Page 10 of the policy document; An insured person cannot keep in force or claim benefit under more than one policy which principally provides death, fractures or burns benefits as a result of bodily injury which has been issued under guaranteed acceptance and is administered by FirstAssist and underwritten by Great Lakes Reinsurance (UK) PLC and in respect of which a premium is paid.

6. What is the duration of the policy?

The cover operates on a monthly basis and will be renewed automatically each month unless your cover is cancelled or you do not pay your premium when it is due. If premium rates or the terms of the insurance change, we will give you 30 days notice of this.

7. What are the cancellation rights?

Following your purchase of this policy and receipt of the policy documentation, you have 30 days in which to consider the cover provided and ensure that it meets your requirements. If you decide not

to continue with the policy then you should either write to Union Income Benefit Holdings Ltd Linton House, 39/51 Highgate Rd, London NW5 1RT or telephone 0845 026 1101 (Mon to Fri 9am - 9pm; Sat 10am - 2pm). On receipt of your notice, we will refund any premiums you may have already paid from the effective date provided you have not made a claim in the meantime. Both you and FirstAssist on behalf of the insurer have a right to cancel the policy at other times and full details are provided on Page 10 of the policy document.

8. How do I notify you of a claim that I wish to make?

If you or your legal representatives wish to notify us of a claim. In the first instance please contact Union Income Benefit in writing. Write to Union Income Benefit Holdings Ltd, Linton House, 39/51 Highgate Rd, London NW5 1RT by phone Telephone 0845 026 1101 (Mon to Fri 9am - 9pm; Sat 10am - 2pm)

9. How do I make a complaint about this insurance policy?

Union Income Benefit Holdings Ltd is responsible for complaints arising out of the sale of this policy to you and the subsequent issue and administration of the policy. FirstAssist is responsible for complaints arising out of the policy itself and the administration of claims. The full complaints procedure is detailed on Pages 11 and 12 of the policy document. If you wish to register a complaint regarding the sale or administration of the policy, in the first instance please contact Union Income Benefit in writing. Write to Union Income Benefit Holdings Ltd Linton House, 39/51 Highgate Rd, London NW5 1RT. By phone call 0845 026 1101 (Mon to Fri 9am - 9pm; Sat 10am - 2pm), or by email to customer-care@uibuk.com. If your complaint is not resolved or if you are unhappy with our response (or if your complaint relates to a claim) then you can progress your complaint with FirstAssist Customer Relations Department. Complaints that cannot be resolved by FirstAssist may be referred to the Financial Ombudsman Service, whose contact details are

Financial Ombudsman Service (Insurance Division)
South Quay Plaza
183 Marsh Wall
London
E14 9SR

telephone 0845 080 1800
email enquiries@financial-ombudsman.org.uk
website www.financial-ombudsman.org.uk

10. Is Great Lakes Reinsurance (UK) PLC covered by the Financial Services Compensation Scheme?

Great Lakes Reinsurance (UK) PLC 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 7th Floor, Lloyds Chambers, Portsoken Street, London E1 8BN or by telephone 020 7892 7300.

This policy is underwritten by Great Lakes Reinsurance (UK) PLC. Registered in England and Wales, No. 2189462. Registered Office Plantation Place, 30 Fenchurch Street, London EC3M 3AJ. Great Lakes Reinsurance (UK) PLC is authorised and regulated by the Financial Services Authority (FSA). FSA Register No. 202715

The policy is issued and administered on behalf of FirstAssist Insurance Services Limited by Union Income Benefit Holdings Ltd. Registered in England and Wales No. 03877610 Registered Office 5th Floor, 7/10 Chandos Street, London W1G 9DQ. Union Income Benefit Holdings Ltd. Is authorised and regulated the Financial Services Authority (FSA). FSA Register No.307575

The policy is managed and claims are administered on behalf of the insurer by FirstAssist Insurance Services Limited. Registered in England and Wales, No. 04617110. Registered Office Marshall's Court, Marshall's Road, Sutton, Surrey SM1 4DU. FirstAssist Insurance Services Limited is authorised and regulated by the Financial Services Authority (FSA). FSA Register No. 310671

You can check this information on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0300 500 5000.