

7 Core Critical Illness Plan

– policy summary

To notify us of a claim call 020 7428 7200

This policy summary does not contain the full terms and conditions of the 7 Core Critical Illness Plan. The full terms and conditions can be found in the policy document, which accompanies this summary.

IMPORTANT

Can I take out this cover?

To be eligible for this plan you must:

1. Live in the UK; and
2. Be aged over 18 and under 65 years of age.

What would I be covered for under my 7 Core Critical Illness Plan?

We will pay the sum assured to you if you suffer one of the 7 critical illnesses set out in the policy and survive for at least 28 days.

What am I NOT covered for under the 7 Core Critical Illness Plan?

No benefit will be payable from claims arising from:

- AIDS or infection by HIV; or
- Self inflicted injury; or
- Taking drugs or alcohol; or
- Pre-existing medical conditions; or
- Civil disorder; or
- Radiation risks.

Please see Part 3 of the policy document for further details of the exclusions.

What are the limitations of the 7 Core Critical Illness Plan?

The maximum benefit payable will be subject to the limit of cover selected by you.

How long does the 7 Core Critical Illness Plan run for?

Your cover will end when one of the following happens:

- a. the date of your death or the date of the payment of benefit in respect of your critical illness; or
- b. the date the premium is not paid when due or within the grace period; or
- c. the date on which the policy is cancelled by either you or us.

Who is the insurer?

The 7 Core Critical Illness Plan is underwritten by Sterling Life Limited.

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

You have the right by law to cancel your policy for a period of 14 days from the date your policy begins or the day you receive your policy document if this happens later. Under your contract we have extended this period to 30 days. If you cancel your policy in this period you will receive a full refund of premiums.

You may cancel your insurance cover under this policy by writing to Union Income Benefit plc at 93 Bayham Street, London, NW1 0AG or telephone 020 7428 7200.

If you cancel after this date no further premium will be refunded and you will be responsible for canceling the direct debit.

How do I make a complaint?

Any enquiry or complaint you may have should be notified to Union Income Benefit Holdings plc at 93 Bayham Street, London, NW1 0AG or telephone 020 7428 7200 who will pass your complaint to the relevant complaints handler. If you remain dissatisfied, you may refer your complaint to the Financial Ombudsman Service.

Would I receive compensation if Sterling Life Limited was unable to meet its liabilities?

If we are unable to meet our liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme. The first £2000 of a claim or policy is protected in full. Above this threshold, 90% of the rest of the claim or policy will be met. Further information can be obtained from the Financial Services Compensation Scheme at 7th Floor, Lloyds Chambers, Portoken Street, London, E1 8BN.

Union Income Benefit Client Care Statement

Authorised and regulated by the Financial Services Authority

You are important to us and are right to expect a professional service at all times. We value your custom and are constantly trying to improve our products and services. However we recognise that sometimes you may feel unhappy with 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 security and to improve our service.

How to lodge your complaint

Please contact our Customer Service Team directly by one of the following methods, providing as much information as possible with your complaint, including where possible any policy numbers.

Tel: 020 7428 7200
between 9am to 9pm Mon – Fri and 10am – 2pm Sat

Fax: 0207 428 7201

Email: customercare@uibuk.com

Letter: Customer Service Team
Union Income Benefit Holdings Plc
93 Bayham Street, London, NW1 0AG

What will happen to your complaint?

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.

We will provide a written response to your complaint within 4 weeks of receipt of the complaint. We will aim to provide a final response at this point, however if this is not possible we will send an initial response identifying why we are unable to offer a final response at this time.

(This may occur if the complaint is sufficiently complicated to warrant longer investigation or it requires review of information outstanding from a third party.)

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 you remain dissatisfied following our final decision or you feel your complaint remains unresolved, please write to:

**Customer Service Manager
Union Income Benefit Holdings plc
93 Bayham Street, London, NW1 0AG**

If after making a complaint to us, you are still unhappy and feel the matter has not been resolved to your satisfaction you can refer your complaint to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR.

Other Important Information

Sterling Life Limited is a private company limited by shares incorporated in England under registered number 911235. It underwrites general insurance business. The head and registered office of Sterling Life Limited is at Ambassador House, Paradise Road, Richmond upon Thames, Surrey, TW9 1SQ.

Sterling Life Limited is authorised and regulated by the Financial Services Authority. The FSA Register number for Sterling is 202178.

A copy of our complaints handling procedure is available on request by writing to the Customer Services Manager, Sterling Life Limited, c/o Union Income Benefit Holdings plc, 93 Bayham Street, London, NW1 0AG or telephone 020 7428 7200.

The parties are free to choose the law, which will apply to this policy. We propose to choose English law as the law applicable to the contract unless you and we agree another law before the start date. The policy terms and conditions and other information we are required to supply in English and we will communicate with you in English throughout the duration of the policy, unless you and we agree otherwise.



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Union Income Benefit Holdings plc, 93 Bayham Street, London, NW1 0AG • Tel: 020 7428 7200 • Fax: 020 7428 7201

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