

Union Income Benefit Critical Illness Insurance – policy summary

keyfacts

per Compass Underwriting for Sterling Life Ltd

This is a summary of your policy details ONLY. Please refer to your policy wording and certificate of insurance for full details and definitions.

Type of insurance and cover

- Critical Illness insurance provides financial benefits payable in the event of you suffering from one of the pre-specified conditions as defined in the policy. Your certificate of insurance will show which option or combination of options you have chosen.
- The maximum amount we will pay is the benefit shown in your certificate of insurance. (The maximum lump sum benefit is five times your gross income).

Features and benefits – what is covered?

- Payment of the benefit will be made in respect of an illness certified by a properly qualified UK doctor, medical consultant or specialist which results in your suffering from one of the 22 specified critical illness conditions. These are defined in detail in your policy wording.

Significant or unusual exclusions or limitations – what is not covered?

- Any benefit should you die within 28 days of the diagnosis of the illness.
- Deliberately injuring yourself or from alcohol or drug misuse.
- A medical condition which you had before insurance cover began but you did not disclose to us.
- You not getting or following medical advice if our appointed medical officer thinks that it was reasonable for you to do this.
- You suffering from a terminal illness if the diagnosis is made either within 3-months after the insurance start date or within the last 12-months of the 10-year term of this policy.
- Alzheimer's disease, Parkinson's disease or Motor Neurone Disease before you reach the age of 65.
- Skin cancer other than malignant melanoma.
- Once the benefit has been paid the policy ends and no further benefit can be paid.

Duration

This policy runs for a 10-year term please refer to your certificate of insurance for details.

Cancellation period

You are free to cancel this policy at anytime.

Claim notification

To register a claim contact the Claims Department at Compass Underwriting in writing or by telephone on 020 7398 0100 or go to www.compassuw.com for a claim form.

Making yourself heard

Complaints should be addressed to **Union Income Benefit** who arranged this insurance for you and escalated, if necessary, to Compass Underwriting Ltd. **A summary of Union Income Benefits complaints procedure is set out overleaf.** If you are not satisfied with the way in which your complaint is dealt with, you should write to The Customer Care Department of Sterling Life Ltd. If the complaint is still not resolved, you can approach The Financial Ombudsman Service. Referral to the Financial Ombudsman will not affect your right to take legal action.

Full details of all addresses and contact numbers can be found within your Policy Wording.

Financial Services Compensation Scheme (FSCS)

Sterling Life Ltd is covered by the FSCS, which is triggered when an authorised firm goes out of business. In this unlikely event you may be entitled to compensation from the scheme. Compensation under the scheme for:

- Compulsory insurance is covered in full.
- Non-compulsory insurance is protected in full for the first £2,000 and 90% of any amount above this threshold.

Full details are available at www.FSCS.org.uk



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



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.



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