

Union Income Benefit Term Life Family Cover – policy summary

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If you wish to make a claim please call 020 7428 7200

This policy summary does not contain the full terms and conditions of the Term Life Natural Causes Policy. The full terms and conditions can be found in the policy document, which accompanies this summary.

Who is the insurer?

Sterling Life Limited.

Am I eligible for this cover?

You (or both of you if you have joint cover) must:

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

Any children insured must:

- Be aged between 1 and 17 years old;
- Live in the UK; and
- Live with the policyholder.

What are the key features and benefits Term Life Family Cover Policy?

If any of the lives assured dies during the term of the policy we will pay the benefit shown in your schedule.

You pay a monthly premium, the amount of which is shown on the schedule to your policy. We can change the amount of the premium after the first 12 months on 30 days notice.

How long does the Term Life Family Cover Policy run for?

Your cover will end upon the earliest of the following:

- 72 hours after the death of the first life assured;
- Any of the lives assured reaches 65 years old;
- The premium is not paid when due or within the grace period;
- After we have paid the maximum aggregate death benefit under the policy (see section 4.2);
- The policy is cancelled by you. We can also cancel the policy in certain circumstances. Please see Part 6 of the policy document.

What am I NOT covered for under the Term Life Family Cover Policy?

We will not pay for any death caused by:

- Suicide or intentional self inflicted injury whether sane or insane; or
- The consumption of alcohol or taking drugs otherwise than under the qualified medical advice or supervision of a doctor for a condition other than drug or alcohol addiction or dependence; or
- Any act of (NBC) terrorism or any action taken in controlling, preventing, suppressing or in any way relating to NBC terrorism defined above.

We will also not pay a benefit for death by natural causes within the first 6 months of the policy.

Please see section 5 of the policy document for further details of these exclusions.

What are the limitations of the Term Life Family Cover Policy?

The maximum aggregate death benefit for all deaths giving

rise to benefits under this policy is limited to 5 times the sum assured shown in the Schedule.

Please see section 4 of the policy for further details.

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

You have the right to cancel your policy for 30 days from the start date of your policy begins or the day you receive your policy document if this happens later. If you cancel your policy in this period, you will receive a full refund of the premiums you have paid. If you wish to cancel your policy you should write to us c/o Union Income Benefit Holdings plc, 93 Bayham Street, London, NW1 0AG. After this period you may cancel your policy at any time by giving us 30 days notice in writing. No refund of premium will be paid.

How do I make a claim?

If you wish to notify us of a claim you should write to us c/o Union Income Benefit Holdings plc, 93 Bayham Street, London, NW10AG or telephone 020 7428 7200.

How do I make a complaint?

If you wish to make a complaint about Sterling Life limited, you should contact us c/o Union Income Benefit Holdings plc, 93 Bayham Street, London, NW1 0AG or telephone 020 7428 7200. 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.

Other Important Information

Sterling Life Limited is a private company limited by shares incorporated in England under registered number 911235. It underwrites life 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. It appears on the Financial Services Authority's (FSA) Register; its register number 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 will be in English and we will communicate with you in English through out the duration of the policy, unless you and we agree otherwise.

Life Cover Certificate

TERM LIFE FAMILY COVER POLICY Underwritten by Compass Underwriting Ltd On behalf of STERLING LIFE LIMITED

THE POLICY

This **policy** is a term insurance issued by **us**. The application and written declaration and any answers made to a medical examiner form part of the contract. You should read the provisions in conjunction with the **schedule** to this **policy**.

1. DEFINITIONS

Certain words used in this **policy** have specific meanings. They appear in bold type so that **you** may identify them.

Accident	means a sudden and unforeseen event which happens by chance. Accidental has a corresponding meaning.
Child	means your natural or legally adopted child. It does not include a foster child. 'Children' has a corresponding meaning.
Death by natural causes	means death that is not directly or indirectly caused by, resulting from, or connected with any accidental , external, violent or visible means
Doctor	means a registered medical practitioner practising in the United Kingdom being a fully registered person under the Medical Act 1983, other than you or your partner or any of your relatives;

End date

The date when **your** insurance ends; this being the earliest of one of the following:

- 72 hours after the death of the first **life assured**
- Any of the **lives assured** reaches 65 years old;
- The premium is not paid when due or within the **grace period**;
- **The policy** is cancelled by **you** or **us**; or
- After **we** have paid the maximum aggregate death benefit under the policy (see section 4.2).

Grace Period

The thirty (30) day period following the date upon which a premium becomes due but is unpaid.

Life or Lives Assured NBC Terrorism

You and **your partner** and **your** child or children (if applicable).
an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or

	any section of the public, in fear resulting directly or indirectly from or in connection with the release of nuclear, biological or chemical agents.
Partner	means your legally married spouse, or your registered civil partner under the Civil Partnership Act 2004, or a person who is living permanently with you in the same household as your partner.
Policy Schedule	means this insurance policy. means the schedule attached to this policy and showing the level of cover you have selected.
Start date	The date described in the schedule as the start date .
UK Resident	a person who lives legally in the United Kingdom for at least 40 weeks in any 52 week period during the period of cover.
United Kingdom	England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.
We/Us/Our	Sterling Life Limited whose registered office is at: Ambassador House, Paradise Road, Richmond upon Thames, Surrey, TW9 1SQ.
You/Your	The person or persons named in the schedule as policyholder.

2. ELIGIBILITY

To be eligible for this **policy you** (both of **you** where a **partner** is covered) must be:

- At least 18 years and under 65 years old;
- A **UK Resident**;

If you choose for **your children** to be covered for this **policy** they must be:

- Aged between 1 and 17 years old;
- A **UK Resident**;
- Living permanently with **you**.

3. CANCELLATION

You may cancel **your** insurance cover under this **policy** in writing to Union Income Benefit Holdings plc, 93 Bayham Street, London, NW1 0AG; by phone on 020 7428 7200 or fax on 020 7428 7201 within 30 days of the **start date**, or the date **you** receive **your policy** document if later, and receive a refund of any premium paid. Thereafter **you** may cancel **your policy** at any time by giving 30 days notice but no refund of premium will be paid.

4. DEATH BENEFIT

- 4.1 **We** will pay, subject to the provisions of this **policy**, the sum assured shown in the **schedule** upon the death of each **life assured** who die before the **end date**.
- 4.2 The maximum aggregate death benefit for all deaths giving rise to benefits under this **policy** is limited to 5 times the sum assured shown in the **schedule**.

5. EXCLUSIONS

- 5.1 **We** will not pay for death that is directly or indirectly caused by, resulting from, or connected with:
1. Suicide or intentional self inflicted injury whether sane or insane; or

2. The consumption of alcohol or taking drugs otherwise than under the qualified medical advice or supervision of a **doctor** for a condition other than drug or alcohol addiction or dependence; or
3. Any act of (**NBC terrorism** or any action taken in controlling, preventing, suppressing or in any way relating to **NBC terrorism** defined above.

5.2 **We** will not pay a benefit for **death by natural causes** within the first 6 months of the **policy**.

6. PREMIUMS, GRACE PERIODS AND LAPSES

- a) The amount of premium which **you** have to pay is shown in the **schedule**.
- b) If **you** do not pay any premium on the day it is due or within the **grace period** the **policy** will lapse and be of no value. No premiums will be refunded.
- c) If a **life assured** dies during the **grace period** **we** will deduct any premium due but unpaid from the amount payable.
- d) **Your** premium is guaranteed for a period of 12 months from the **start date**, thereafter **we** may vary the premium **you** pay by giving **you** 30 days notice in writing.

7. SURRENDER

This **policy** has no surrender value.

8. REINSTATEMENT

You may apply to have **your policy** reinstated up to six months after the due date of the first unpaid premium. At **our** discretion **we** will consider reinstatement subject to satisfactory evidence of insurability and payment of all outstanding premiums.

9. ASSIGNMENT

You should give written notice of any assignment, its date and purpose to Union Income Benefit Holdings plc at 93 Bayham Street, London, NW1 0AG. **We** cannot assume any responsibility for the validity or adequacy of any assignment.

10. CANCELLATION BY US

Your cover under this **policy** is guaranteed for the first 12 months; thereafter **we** reserve the right to cancel **your policy** at any time by giving 90 days notice in writing to **your** last known address.

11. CLAIMS AND STATEMENT OF AGE

We shall pay claims after **we** have received acceptable proof of claim and the title of the person(s) making the claim.

12. CLAIMS PROCEDURES

All claims must be notified as soon as possible to Union Income Benefit Holdings plc, 93 Bayham Street, London, NW1 0AG; or by phone on 020 7428 7200 or by fax on 020 7428 7201.

13. GENERAL ENQUIRIES OR COMPLAINTS

Any enquiry or complaint **you** may have regarding this **policy** should be made in writing to Union Income Benefit Holdings plc, 93 Bayham Street, London, NW1 0AG; by phone on 020 7428 7200 or by fax on 020 7428 7201, who will pass **your** complaint to the relevant complaints handler.

If **you** are still not satisfied, **you** may approach the Financial Ombudsman Service to review **your** case by writing to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Referring **your** complaint to either of the above will not affect **your** right to take legal action.

14. FINANCIAL SERVICES COMPENSATION SCHEME

If **we** are unable to meet our liabilities, **you** may be entitled to compensation from the Financial Services Compensation Scheme. Further information can be obtained from the Financial Services Compensation Scheme at 7th Floor Chambers, Portsoken Street, London, E1 8BN.

15. LAW AND TAXATION

Under English law **we** and **you** can choose the law which will apply to this **policy**. English law is the law applicable to this **policy** unless **we** and **you** agreed before the **start date** to choose another law.

If any change in the Law or taxation affects the **policy** or if any levy is imposed by or paid under the Financial Services Compensation Scheme (or any amendment to or enhancement of it) then **we** may adjust the benefits, premiums or **policy** provisions as we deem appropriate. **We** shall send written notice of any change to **your** last known address.

Benefits under **your** plan are free of taxes on income and capital gains under current law and Inland Revenue practice. Please note that **your** estate may have a liability to inheritance tax on the benefits paid under the plan. Tax law and practice may change in the future.

16. DATA PROTECTION AND DISABILITY RIGHTS

You understand that **we** will process any information including data of a sensitive nature about **you** in accordance with the Data Protection Act 1998 (the DPA), for the purpose of providing insurance and handling claims. **You** understand that it may be necessary for **us** to share this information with **our** connected companies, reinsurers, agents and subcontractors, and also shared with other insurance companies, as well as Compass Underwriting Limited as required for the purposes of **your** insurance. Where **you** provide information about **your** spouse, partner or another person (including their sensitive personal details) **you** confirm that you have their permission to provide this information for insurance purposes. **You** give **your** irrevocable authorisation for any medical practitioner **you** have consulted to provide any medical information requested by Sterling Life Limited and their connected companies, in relation to any claim made by **your** personal representatives in the event of **your** death. The DPA gives **you** the right to a copy of **your** personal data held by **us** or Compass Underwriting Limited upon payment of a fee.

In accordance with the Disability Discrimination Act 1995 **we** are able to provide upon request a text-phone facility, audio tapes, large print documentation and Braille documentation. **You** should advise **us** if any of these services are required so that **we** can communicate in the appropriate manner.

17. IMPORTANT INFORMATION

This **policy** is underwritten by Sterling Life Limited, a private company limited by shares and incorporated in England under registered number 911235. Sterling Life Limited is authorised and regulated by the Financial Services Authority. It is a member of Sterling Insurance Group Limited. Union Income Benefit Holdings plc is authorised and regulated by the Financial Services Authority. It is incorporated in England under registered number 038775610. This can be checked on the FSA's register by visiting the Financial Services Authority website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

UNION INCOME BENEFIT – CLIENT CARE STATEMENT

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 or Fax: 020 7428 7201 between 9am to 9pm Mon – Fri and 10am – 2pm Sat

Email: customercare@uibuk.com or in writing to 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.