

Union Income Benefit Income Protection and Personal Injury – policy summary

keyfacts

per Compass Underwriting for AXA Insurance UK plc

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

Income protection insurance provides financial benefits in the event of you suffering an illness, accident or accidental permanent injury as defined in the policy. Your certificate of insurance will show which option or combination of options you have chosen.

- Maximum monthly amount payable in the event of a claim is your provable net monthly salary or the benefit shown on your certificate if that is lower.
- Maximum lump sum injury benefit payable is five times your gross annual income.

Features and benefits – what is covered?

Benefit payments will be made after your selected deferred period, if your doctor (GP) certifies you unable to work, due to:

- Temporary total incapacity from an illness or accident and permanent total incapacity from an accident.
- Medical expenses up to 20% of the total benefits paid out.

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

- Certain hazardous sports.
- Mental illness, nervous anxiety, depression, emotional disorders or stress-related conditions or complaints.
- Any sickness, condition, injury, illness, chronic or recurring disease which you have not told us about and which you: a) knew about or, in our reasonable opinion should have known about at the start date of the cover; or b) have received treatment or advice for (including regular or routine examinations or consultations to monitor the condition) in the 24 months before the start date of the cover.
- A back related condition may require consultant rather than GP sign off.
- Specific exclusions if applicable, will be listed on your certificate of insurance.

Duration

This is an annually renewable policy.

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 Benefit's 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 AXA Insurance.

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)

AXA Insurance 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: 020 7428 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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