

## Union Income Benefit – policy summary

### Income Protection or Personal Injury Insurance

This policy summary does not contain full details and conditions of your insurance – these are located in your policy wording. Where a heading is underlined in this policy summary details can be found in your policy wording under the same heading.

#### Type of insurance and cover

Income protection or personal injury insurance which provides financial benefits in the event of you suffering: an accident, illness or permanent loss or in the event of accidental death as defined in the policy, anywhere in the world.

- 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 or the benefit shown in your certificate if that is lower.

#### Eligibility

To be eligible for cover, you must

- permanently live in the United Kingdom, Channel Islands or the Isle of Man, for tax purposes;
- be aged 18 or over and will not have reached 65 years of age before the start date;
- be actively working in permanent, self-employment or are a contract worker in full-time employment at the start date.

We cannot cover you under this contract if you know of any possible incapacity, which may affect you, unless you have told us and been accepted by us.

The benefits of this contract are only transferable to someone else if we send you written confirmation that this is acceptable.

#### The Insurer

This policy is underwritten by AXA Insurance UK plc

#### Features and benefits

Your certificate of insurance will show which option or combination of options you have chosen.

#### Cover Provided

Benefit payments will be made in respect of an accident or illness certified by your doctor which results in:

- Incapacity;
- Permanent total incapacity; or
- Permanent loss of hearing, limb or sight;

Medical expenses are covered up to 20% of the total paid incapacity benefits;

A benefit payment will also be made in respect of accidental death.

#### Significant or unusual exclusions or limitations

##### Circumstances when you cannot claim

A claim for incapacity, permanent total incapacity or permanent loss arising from, resulting from, consisting solely of or sustained by:

- Any existing sickness, medical condition, injury, illness, ongoing or long-lasting or recurring disease whether diagnosed or not, which was known of at the start of this insurance or which you have received treatment for in the 24 months up to the start of this insurance.
- A back-related condition unless there is radiological evidence of a medical abnormality or visible wound, bruising, or a consultant certifies that it is only your condition that prevents you from attending to your usual occupation.
- A stress-related condition or complaint (even if the stress-related condition or complaint arose out of an accident or injury).
- A mental or nervous disorder unless investigated and diagnosed by a consultant specialising in the relevant field.

A claim for incapacity or permanent total incapacity arising from, resulting from, consisting solely of or sustained by:

- War, civil commotion, revolution, terrorism, riot or any similar event
- Any insured person when they reach the age of 65 years
- Boxing, caving, climbing, horse racing, jet skiing, martial arts, mountaineering, winter sports (other than on-piste skiing, skating or curling), potholing, bungee jumping, hunting on horseback, parachuting, powerboat racing, underwater diving, yacht racing or any race, trial or timed motor sport event.
- Solvent abuse or deliberately taking an overdose of drugs, whether lawfully prescribed or otherwise. Taking controlled drugs (as defined by the Misuse of Drugs Act 1971) otherwise than in accordance with a lawful prescription.
- Suicide or attempted suicide or you deliberately injuring yourself.
- Taking part in any flying activity, other than as a passenger in a commercially-licensed aircraft.

A claim for permanent loss, permanent total incapacity as a result of an accident or accidental death if your blood alcohol limit exceeds 80mg per 100ml of blood.

A claim for incapacity or permanent total incapacity as a result of illness caused directly or indirectly from Alcohol abuse.

### **Claiming more than once**

For any one accident or illness the maximum lump sum payable is the benefit selected under Section e – Permanent total incapacity.

### **Incapacity Benefit**

We will deduct, from your monthly benefit, any income or continuing benefits you receive from any work, employer or business, similar insurances or pension.

### **Duration**

This is an annually renewable policy 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](http://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. 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](http://www.FSCS.org.uk)

## **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  
between 9am to 9pm Monday – Friday  
and 10am – 2pm Saturday

**Fax:** 020 7428 7201

**Email:** [customercare@uibuk.com](mailto: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.