

Union Income Benefit Term Life Natural Causes – policy summary

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Death Benefit Certificate

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.

What are the benefits of the Term Life Natural Causes Policy?

If you die during the term of the policy we will pay the benefit shown in your policy schedule to your estate.

How long does the policy run?

Your cover will end when the earliest of the following happens:

- You die; or
- you reach the age of 65;
- the expiry date is reached.

What am I NOT covered for under the Term Life Natural Causes Policy?

- No benefit will be payable if death is the result of an accident, or accidental, external, violent, or visible means.
- No benefit will be paid unless you have been a member of a Trades Union for a continuous period of at least nine months at the date of the death.

Please see clause 4.2 of the policy document for further details of these exclusions.

What are the limitations of the Term Life Natural Causes Policy?

If you have Joint Cover, we will only pay the benefit in respect of the first death for which cover is provided under this policy. Please see clause 4.1 of the policy.

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, NW10AG.

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, NW10AG 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, Portsoken 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, NW10AG 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.

TERM LIFE NATURAL CAUSES POLICY

Underwritten by Compass Underwriting Ltd
On behalf of STERLING LIFE LIMITED

THE POLICY

This policy is a term insurance issued by **us**. **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 / Accidental: a sudden and unforeseen event which happens by chance after the **start date** and results in bodily injury or death.

You/Your: The policyholder named in the Schedule.

We/Us/Our: Sterling Life Limited whose registered office is at: Ambassador House, Paradise Road, Richmond upon Thames, Surrey, TW9 1SQ.

Start date: The date described in the schedule as the **start date**.

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

- the life assured dies;
- the life assured reaches 65 years old;
- **we** pay a death benefit;
- the annual premium is not paid when due;
- the expiry date on **your** schedule is reached.

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.

2. ELIGIBILITY

To be eligible for this policy **you** must be:

- At least 18 years old;
- A **U.K. Resident**;
- Under 65 years old.

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 7248 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 the life assured on or before the **end date**. If more than one life assured is shown in the Schedule, the sum assured is payable upon the death of the first life assured to die. Following payment of the sum assured all cover provided by this policy will cease.

4.2 Exclusions

We will not pay for death that is directly or indirectly caused by, resulting from, or connected with any **accidental**, external, violent or visible means.

4.2.2 **We** will not pay the benefit if you have not been a member of a UK trades union for a continuous period of at least 9 months at the time of **your** death.

5. SURRENDER

This policy has no surrender value.

6. 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.

7. 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. If **you** have understated the age of the life assured, **we** shall reduce the amount payable to the amount that **we** would have paid if the true age had been stated.

8. 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.

9. 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.

10. FINANCIAL SERVICES COMPENSATION SCHEME

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 Chambers, Portsoken Street, London E1 8BN.

11. 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.

12. 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 **Compass** in order to provide these services.

The DPA gives **you** the right to a copy of **your** personal data held by **us** or **Compass** 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.

13. 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: customer-care@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.