

# Free £2,500 insurance

## Did you know?

As a UNISON member you qualify for £2,500 of FREE cover for accidental death as well as other benefits for injury (Please see overleaf for more details)

To register for your free £2,500 cover simply **complete the form below and return it to us** by post: FREEPOST RSGX-HSYT-AAEU,  
UNISON Family Protection, 39-51 Highgate Road, London, NW5 1RT

For details about our other insurance policies please visit [www.UNISONprotect.org.uk](http://www.UNISONprotect.org.uk)  
or call us on UIB Helpline 0845 026 1101



## £2,500 FREE UNISON Personal Accident and Accidental Death Cover

Please use **BLOCK CAPITALS** below

Title: Mr / Mrs / Miss / Ms / Other \_\_\_\_\_

Surname: \_\_\_\_\_

Forename(s): \_\_\_\_\_

Home Address: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Post code: \_\_\_\_\_

Date of Birth: - - Occupation (JOB TITLE): \_\_\_\_\_

Tel (INC. STD CODE): \_\_\_\_\_ Mobile: \_\_\_\_\_

Email (BLOCK CAPS): \_\_\_\_\_

Annual Income:  £8k-£9k  £10k - £14k  £15k - £18k  £19k - £23k  
 £24k - £27k  £28k - £33k  Above £34k

Dependent Children: Yes / No How many: \_\_\_\_\_

## FREE Personal Accident and Accidental Death Cover Union Income Benefit (UIB)

### How will I pay for my cover?

There is no cost to you for this cover. It is provided to you free.

### What are the benefits of the policy?

Accidental death	£2,500
<b>Permanent loss due to an accident</b>	
Loss of two or more limbs	£2,500
Total and irrevocable loss of sight in both eyes	£2,500
Total and irrevocable loss of speech	£2,500
Loss of one limb	£1,250
Total and irrevocable loss of sight in one eye	£1,250
Total and irrevocable loss of hearing	£1,250
Loss of thumb and index finger on the same hand	£625

The maximum amount of benefits payable in total per certificate for all claims is £2,500.

### How long will my cover last?

This policy is an annual plan which will continue until the earliest of the following dates:

- The date you reach the age of 65
- The maximum benefit level has been paid out
- The date on which the policy is cancelled by you
- You stop being a UK resident
- 12 months from the start date of the policy

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

You may cancel the policy at any time by giving us 30 days notice in writing to UIB.

### How do I make a complaint?

Any enquiry or complaint should be notified to UIB.



### What if UIB were unable to meet its liabilities?

UIB is a member of the Financial Services Compensation Scheme (FSCS). This provides compensation in case its members go out of business or into liquidation and are unable to meet any valid claims under its policies. Further information may be obtained from the FSCS at 7th Floor, Lloyds Chambers, Portoken Street, London E1 8BN.

### What is not covered by the policy?

Claims will not be paid if the accident or injury:

- is as a direct result of consumption of excessive alcohol or use of illegal drugs
- is caused by a reckless or illegal act on your part
- occurs while members of the Armed Forces are on duty
- occurs while pilots and cabin crew are flying for their job
- occurs while participating in certain dangerous pastimes such as rock climbing, parachuting or motor racing

This information is not the full policy terms and conditions. These will be provided to you when your registration is completed.

### UIB contact details

Union Income Benefit Holdings Ltd, Linton House, 39/51 Highgate Road, London NW5 1RT

**Tel:** 0845 026 1101

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

This insurance is arranged for you by Union Income Benefit Holdings Ltd, which is authorised and regulated by the Financial Services Authority (FSA). It appears on the FSA register under number 307575. This can be checked at [www.fsa.gov.uk](http://www.fsa.gov.uk) or by calling the FSA on 0300 500 5000

This document is not advice or a personal recommendation from us but product information to enable you to decide to apply for the cover.



## Thank you. We will be in touch soon ...

DATA PROTECTION ACT: Union Income Benefit Holdings Ltd (UIB) will use your information to process your registration and to contact you for the administration and renewal of your cover. By returning this coupon, you consent to being contacted by UIB by post, telephone, email and sms with information about their products and services. You can choose not to receive further marketing information by contacting UIB.