

Dear Member,

## IMPORTANT NOTICE: You are entitled to £5,000 of FREE Accidental Death Cover

I am pleased to let you know that as a UNISON member you are entitled to obtain FREE £5,000 Accidental Death Cover which pays out if you die as the result of an accident. Cover is for UK residents aged 18-69. It lasts for one year and then you can renew it again for free\*. Please see a summary of your policy wording overleaf.

# To register for your cover please complete and return the form below or register online by visiting www.UNISONProtect.com/JE

Our membership services partner, UNISONProtect is arranging this cover. Following your registration a UNISONProtect representative will telephone you to set up your free cover and explain the other benefits available.

This cover is just one of the valuable benefits of your UNISON membership and will help provide financial security for your family. Don't miss out on yours - register today.

Yours sincerely

## **UNISON Membership Benefits**

\* Terms and conditions apply.

This letter was sent to you by UNISON to communicate information to you about union membership benefit services and/or benefits. You can update your communication preferences at any time by contacting UNISON, Euston Road, London NW1 2AY. Tel: 0800 0 857 857

UNISON is an Introducer Appointed Representative of UNISONProtect, a trading name of Union Income Benefit Holdings Ltd (UIB) which is authorised and regulated by the Financial Conduct Authority, register number 307575. UNISON Accidental Death Cover is arranged by UNISONProtect and underwritten by Advent Insurance PCC Ltd – UIB Cell.

### Complete this coupon, detach and send it to UNISONProtect at: FREEPOST UNION INSURANCE

(It's as simple as that, no need for a stamp either! To ensure safe delivery, please print only the freepost address on the envelope in block capitals)

## £5,000 FREE Accidental Death Cover

Cover lasts for one year, then you can renew again for **free**.

TITLE:	REF NUMBER: ADC-UNISON-JE
SURNAME:	
FORENAME(S):	
PERSONAL EMAIL:	
MOBILE:	
HOME ADDRESS:	
	POSTCODE:

You are providing your personal data to UNISONProtect. Please see the UNISONProtect Data Protection Notice overleaf for how UNISONProtect will use your personal information. UNISONProtect will also share it with UNISON so that they have up to date contact details for you.

## UNISONProtect FREE Accidental Death Cover Policy Summary

This summary is not the full details of your insurance. The policy terms and conditions are available online at www.UNISONProtect.com/policy or on request from UNISONProtect and will be provided if you apply for cover.

#### Type of insurance and cover

The FREE Accidental Death Cover pays a cash lump sum if you die as a result of an accident. The policy has no cash-in value.

#### **Eligibility**

- To be eligible for the cover, you must:
- be permanently resident in the United Kingdom
- be aged between 18 and 69 years inclusive at the start date.

#### The insurer

This policy is underwritten by Advent Insurance PCC Ltd - UIB Cell.

#### **Features and benefits**

There is one level of cover available. The actual amount is shown on your policy schedule.

What is covered? Accidental death.

#### What is not covered?

There are some situations that you are not covered for and some limitations on what will be paid out. This is a summary of the main exclusions and limitations of your policy. Full details are shown in the Policy Conditions.

Claims will not be paid if your death:

- is not due to an accident e.g. death is a result of natural causes or you end your own life
- is caused as a direct result of consumption of excessive alcohol or use of illegal drugs
- is caused by an illegal or reckless act on your part
- occurs while on duty as a member of the Armed Forces or as a member of the reserve forces
- is caused by any flying activity other than boarding, travelling in or getting out of any fully licensed passenger carrying aircraft (owned by a registered commercial airline)

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results from war or any act of war

- is caused by participating in certain dangerous pastimes such as rock climbing, parachuting or motor racing
- is caused by motorcycling (including riding mopeds and motor tricycles) as a driver or a passenger
- Limitations to what might be paid out:
- payment for accidental death will only be made if death occurs within 12 months of the accident

#### Duration

#### 12 months.

The policy starts on the date shown on the policy schedule. All cover under this policy will end:

- if the policy is cancelled by you or us
- · on the termination date shown on your policy schedule;
- on your death;

whichever is the earlier.

#### Cancellation

You are free to cancel this policy at any time.

#### **Claim notification**

To register a claim contact the claims administrator Compass Underwriting in writing or by telephone on 0800 014 7028 or by email to claims@uibuk. com.

#### What happens if you are not satisfied with our service?

Any complaints about this insurance policy should be addressed to UNISONProtect who arranged it for you. If they cannot resolve the complaint to your satisfaction, you can contact:

- For Sales and Administration complaints: the Financial Ombudsman Service, Insurance Division;
- For Claims and Policy Terms complaints: the Consumer Complaint Unit, Malta Financial Services Authority.

All contact details and further information can be found in your policy wording

### The Financial Services Compensation Scheme (FSCS)

Advent Insurance PCC Ltd – UIB Cell is a member of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance and circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS (www.fscs.org.uk).

Tel: 0800 484 0850 www.unisonprotect.com UNISONProtect do not provide advice or a personal recommendation but product information to enable you to decide whether or not to apply for the cover.

#### **Data Protection Notice**

The Personal Information you provide.

Advent Insurance PCC Ltd (UIB Cell) and Union Income Benefit Holdings Ltd, the **administrator**, are the joint data controllers (as defined in the Data Protection Act 1998 and any successor regulation (DPA)) and fully accept the responsibility of protecting the privacy of customers and the confidentiality and security of personal information provided to either party. In this notice, Personal Information is personal data (as defined in the DPA) and means any information that identifies an individual and includes any sensitive personal information (e.g. information about health or medical condition(s)).

Where this notice refers to **you** or **your** Personal Information, this will include any information that identifies another person whose information **you** have provided to **us** or the **administrator**. **We** and the **administrator** will assume that they have appointed **you** to act for them). **You** agree to receive on their behalf any data protection notices from **us** or the **administrator**.

Your Personal Information will be used for the purpose of providing insurance services. By providing Personal Information, you consent that your Personal Information, will be used by us, the administrator, our reinsurers, service providers/ business partners, and our agents for administration, customer service, claims handling, assistance services, customer profiling, and for management and audit of our business operations. We or the administrator may also pass your Personal Information to other insurers and regulatory and law enforcement bodies for the prevention of fraud, financial crime or where the law requires us or the administrator to do so. We and the administrator will not share your Personal Information unless you or your nominated personal representative have provided explicit consent or we or the administrator are required to do so by law. We or the administrator may transfer your Personal Information to countries outside the EEA which may not have the same level of data protection as in the United Kingdom and Malta, but if this is necessary it will be ensured that appropriate safeguards are in place to protect your Personal Information. If you ask us or the administrator, what Personal Information is held about you it will be provided to you in accordance with applicable law. No fee will be charged for this. Any Personal Information which is found to be incorrect will be corrected promptly.

We and the administrator may monitor and/ or record your communication with us or the administrator, either ourselves or using reputable organisations selected by us, to ensure consistent servicing levels and account operation. We or the administrator will keep information about you only for so long as it is appropriate. We will not use your personal details in order to provide you with marketing, discounts or pricing unless you have given your explicit consent to allow us to use this information for these purposes. If you wish to unsubscribe from our marketing communications please contact us on the details below quoting your name, address, telephone number and email address.

**You** have the right to ask **us** to delete **your** Personal Information or cease processing it at any time, however **we** may not be able to do this if **we** require your Personal Information in respect of **our** contract with **you**.

We have a dedicated Data Protection Officer who you can contact for any queries relating to this policy, to exercise any of **your** rights under data protection regulations including: data subject access requests, correcting **your** information, making a complaint. If **you** believe **we** are holding inaccurate information about **you** or wish to request a copy of **your** information, **you** should contact **us**.

Union Income Benefit Holdings Ltd is a group company of Embignell Ltd.

Contact Details:

Data Protection Officer: Shona Mountford By email: dataprotection@embignell.com By post: Data Protection Team, Embignell Ltd. Unit A, Piano Yard, Highgate Road, London NW5 1BF

We will provide the information that you have requested in a suitable format to meet your requirements.

If the **administrator** cannot resolve the complaint to **your** satisfaction, **you** can contact the Information Commissioner's Office who are the Supervisory Authority in the UK protecting the rights of individuals under current Data Protection regulations Website: https://ico.org.uk/for-the-public/raising-concerns/

By telephone: 0303 123 1113

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