

# 50+ Personal Accident Cover

Policy wording and information pack

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## **Union Income Benefit Holdings Ltd.**

Linton House  
39/51 Highgate Rd  
London  
NW5 1RT

### **About Our Insurance Services The Financial Services Authority (FSA)**

The FSA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

Union Income Benefit Holdings Ltd only offers a range of products from a limited number of insurers. Please ask us for a list of insurers who provide them. The insurers for the product you have purchased is listed in your documents.

You will not receive advice or a recommendation from us. We may ask you some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

The total monthly premium agreed with you, includes a monthly policy fee of three pounds and three pence including insurance premium tax at the current rate, which covers administration costs incurred in maintaining the non-investment contract you have purchased.

Union Income Benefit Holdings Ltd is authorised and regulated by the Financial Services Authority. Our FSA register number is 307575. Our permitted business is advising, arranging and making arrangements with the view to transacting and dealing in the administration and performance of a contract of insurance. You can check this on the FSA's register by visiting the FSA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0300 500 5000.

If you wish to register a complaint, please contact us: in writing at Union Income Benefit, Customer Services, Linton House, 39/51 Highgate Rd, London NW5 1RT or by telephone on 0845 026 1101. If we cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

Union Income Benefit Holdings Ltd is a member of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claims under its policies. Further information can be obtained from the Financial Services Compensation Scheme by visiting their website at [www.fscs.org.uk](http://www.fscs.org.uk), by contacting them via email on [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk) in writing to 7th Floor, Lloyds Chambers, Portsofen Street, London E1 8BN or by telephone 020 7892 7300.

## Demands and Needs

### What makes 50+ Personal Accident Cover suitable for me?

Accidents can happen to anyone and at any time. If you would benefit from a cash payment in the event you were to suffer a fracture, burn or dislocation as the result of an accident - you may be interested in this cover. Or if the worst were to happen and the accident resulted in your death, would you want to provide a financial cushion for those left behind?

### What makes me suitable for 50+ Personal Accident Cover?

Our 50+ Personal Accident Cover may be suitable for you if:

- you live permanently in the UK
- you are aged between 50 and 79 when the policy starts

We are not providing advice or a personal recommendation to you for this product. You need to decide, based on the information provided, whether the plan is suitable for you.

## UIB Treating Customers Fairly

At Union Income Benefit, we are committed to offering our customers the highest possible standards of service. In doing so, we recognise that both we and you have everything to gain if we look after your best interests and treat you fairly in all aspects of our dealings with you.

Our commitment to you. We will:

- provide you with clear information about the products and services we offer, including fees and charges
- encourage you to ask if there's something you don't understand
- provide you with details of the Claims Department should you need to claim
- give you access to the complaints procedure should you become unhappy with our service

### How do I make a complaint about this insurance policy?

We recognise that despite our commitment to providing a professional service at all times, you may sometimes not feel happy 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.

1. We will investigate your complaint competently, diligently and impartially
2. We will assess your complaint fairly, consistently and promptly taking into account all relevant factors
3. We will explain to you promptly in a way that is clear, fair and not misleading our assessment of your complaint and our decision

For full details of our complaints procedure are set out on page 11

# Union Income Benefit Policy Summary: 50+ Personal Accident Cover

keyfacts®

## 1. What is this keyfacts document?

This is a summary of the policy cover for the Union Income Benefit 50+ Personal Accident Cover. It does not include the full terms and conditions of the contract, which can be found in the policy document.

## 2. Who is providing this insurance policy?

This policy is underwritten by Great Lakes Reinsurance (UK) PLC. Claims are administered on behalf of the insurer by FirstAssist Insurances Services Limited.

## 3. What type of insurance policy is this?

This is a Personal Accident policy that, subject to the terms, conditions and exclusions contained in the policy document, will pay out financial benefits in the event of an insured person sustaining a bodily injury that leads to death, fractures, burns or dislocations.

## 4. What are the significant features and benefits of this policy?

The level of cover available under the Union Income Benefit 50+ Personal Accident Cover policy is shown.

## Table of Benefits

	Standard	Premier
<b>Accidental Death Benefit</b>	£10,000	£20,000

### FRACTURES

Hip, upper leg, heel, or pelvis (including coccyx)	£3,000	£6,000
Lower leg, skull, collar bone, ankle or arm (including wrist and elbow)	£2,100	£4,200
Hand (excluding fingers), foot (excluding toes and heel), shoulder blade, knee-cap or sternum	£1,500	£3,000
Any other fracture	£750	£1,500
Single fracture maximum	£3,000	£6,000

### BURNS

Third degree burns to 15% or more of body surface or 50% of either hand	£2,500	£5,000
Third degree burns to at least 4% but to less than 15% of body surface (except hands)	£1,250	£2,500
Second degree burns of 9% or more of body surface	£1,250	£2,500
Single claim maximum	£2,500	£5,000

### DISLOCATIONS

Single dislocation	£1,000	£2,000
Single dislocation maximum	£1,000	£2,000
Single claim maximum	£2,000	£4,000

## 5. What are the significant and unusual exclusions and limitations?

Exclusions are conditions or circumstances not covered by the policy.

These are detailed in full on Page 9 of the policy document.

- if the insured person has reached the age of 80 years on or before the start date of the policy
- driving with more alcohol in the blood than is allowed by law
- under the influence of excess alcohol
- motorcycling (including riding mopeds and motor tricycles) as a driver or passenger
- driving a vehicle without a current, valid licence
- engaging in military duty
- intentional self-inflicted injury, suicide or attempted suicide
- diving, scuba diving, mountaineering, rock or cliff climbing, pot-holing, parachuting, sport as a professional, boxing, racing (other than on foot), time trials or sprints, flying (except as a fare-paying passenger)
- taking a drug unless it is taken on proper medical advice and is not for the treatment of drug addiction
- committing or attempting to commit a criminal offence
- whilst a detainee of a prison establishment

**Age qualification** as specified under Benefits on Page 8 of the policy document; Cover ceases when an insured person reaches the age of 85 years.

**Other insurance** as specified under Conditions on Page 10 of the policy document; An insured person cannot keep in force or claim benefit under more than one policy which principally provides death, fractures or burns benefits as a result of bodily injury which has been issued under guaranteed acceptance and is administered by FirstAssist and underwritten by Great Lakes Reinsurance (UK) PLC and in respect of which a premium is paid.

## 6. What is the duration of the policy?

The cover operates on a monthly basis and will be renewed automatically each month unless your cover is cancelled or you do not pay your premium when it is due. If premium rates or the terms of the insurance change, we will give you 30 days notice of this.

## 7. What are the cancellation rights?

Following your purchase of this policy and receipt of the policy documentation, you have 30 days in which to consider the cover provided and ensure that it meets your requirements. If you decide not to continue with the policy then you should either write to Union Income Benefit Holdings Ltd Linton House, 39/51 Highgate Rd, London NW5 1RT or telephone 0845 026 1101 (Mon to Fri 9am - 9pm; Sat 10am - 2pm). On receipt of your notice, we will refund any premiums you may have already paid from the effective date provided you have not made a claim in the meantime. Both you and FirstAssist on behalf of the insurer have a right to cancel the policy at other times and full details are provided on Page 10 of the policy document.

## 8. How do I notify you of a claim that I wish to make?

If you or your legal representatives wish to notify us of a claim. In the first instance please contact Union Income Benefit in writing. Write to Union Income Benefit Holdings Ltd, Linton House, 39/51 Highgate Rd, London NW5 1RT by phone Telephone 0845 026 1101 (Mon to Fri 9am - 9pm; Sat 10am - 2pm)

## **9. How do I make a complaint about this insurance policy?**

Union Income Benefit Holdings Ltd is responsible for complaints arising out of the sale of this policy to you and the subsequent issue and administration of the policy. FirstAssist is responsible for complaints arising out of the policy itself and the administration of claims. The full complaints procedure is detailed on Pages 11 and 12 of the policy document. If you wish to register a complaint regarding the sale or administration of the policy, in the first instance please contact Union Income Benefit in writing. Write to Union Income Benefit Holdings Ltd Linton House, 39/51 Highgate Rd, London NW5 1RT. By phone call 0845 026 1101 (Mon to Fri 9am - 9pm; Sat 10am - 2pm), or by email to [customercare@uibuk.com](mailto:customercare@uibuk.com). If your complaint is not resolved or if you are unhappy with our response (or if your complaint relates to a claim) then you can progress your complaint with FirstAssist Customer Relations Department. Complaints that cannot be resolved by FirstAssist may be referred to the Financial Ombudsman Service, whose contact details are

Financial Ombudsman Service (Insurance Division)  
South Quay Plaza  
183 Marsh Wall  
London  
E14 9SR

telephone 0845 080 1800  
email [enquiries@financial-ombudsman.org.uk](mailto:enquiries@financial-ombudsman.org.uk)  
website [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

## **10. Is Great Lakes Reinsurance (UK) PLC covered by the Financial Services Compensation Scheme?**

Great Lakes Reinsurance (UK) PLC is a member of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claims under its policies.

Further information can be obtained from the Financial Services Compensation Scheme by visiting their website at [www.fscs.org.uk](http://www.fscs.org.uk), by contacting them via email on [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk) in writing to 7th Floor, Lloyds Chambers, Portsoken Street, London E1 8BN or by telephone 020 7892 7300.

This policy is underwritten by Great Lakes Reinsurance (UK) PLC. Registered in England and Wales, No. 2189462. Registered Office Plantation Place, 30 Fenchurch Street, London EC3M 3AJ. Great Lakes Reinsurance (UK) PLC is authorised and regulated by the Financial Services Authority (FSA). FSA Register No. 202715

The policy is issued and administered on behalf of FirstAssist Insurance Services Limited by Union Income Benefit Holdings Ltd. Registered in England and Wales No. 03877610 Registered Office 5th Floor, 7/10 Chandos Street, London W1G 9DQ. Union Income Benefit Holdings Ltd. is authorised and regulated the Financial Services Authority (FSA). FSA Register No.307575

The policy is managed and claims are administered on behalf of the insurer by FirstAssist Insurance Services Limited. Registered in England and Wales, No. 04617110. Registered Office Marshall's Court, Marshall's Road, Sutton, Surrey SM1 4DU. FirstAssist Insurance Services Limited is authorised and regulated by the Financial Services Authority (FSA). FSA Register No. 310671

You can check this information on the FSA's Register by visiting the FSA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0300 500 5000.

## Union Income Benefit: 50+ Personal Accident Cover

This is your policy. Please read it carefully and keep it with all the other documents about your insurance in case you need to refer to it in the future.

If you change address, need to make a claim, amend your policy or any other change which affects you and means that we may have to amend the policy please call Union Income Benefit Holdings Ltd on 0845 026 1101 (Mon to Fri 9am - 9pm; Sat 10am - 2pm).

For your protection, calls may be recorded and may be monitored.

### Introduction

Please read this policy carefully and make sure you understand it. If you have any questions about this insurance please write to Union Income Benefit Holdings Ltd, Linton House, 39/51 Highgate Rd, London NW5 1RT or telephone 0845 026 1101.

This policy is evidence of the contract of insurance between you (the policyholder) and the insurer (Great Lakes Reinsurance (UK) PLC).

The policy, the schedule and any endorsement make up the contract of insurance and should be read as one document. Any word or phrase with a specific meaning has the same meaning wherever it appears.

The insurer will provide the insurance cover under the terms set out in the policy as long as you pay (or agree to pay) the premium and the insurer accepts (or agrees to accept) it. This policy is issued for an initial period of one month from the start date and will automatically continue on payment of each month's premium as it falls due until cover under your policy terminates or is cancelled.

The conditions which appear in the policy or in any endorsement are part of the contract and must be complied with. Failure to comply may mean that you will not be able to claim under the policy.

The laws of England and Wales, Scotland and Northern Ireland allow us both to choose the law which will apply to this contract. We have chosen Scottish law to apply if you live in Scotland and the law of England and Wales to apply if you live elsewhere in the United Kingdom.

The language used in this policy and any communications relating to it will be in English.

## Definitions

### Air travel

Boarding, travelling in or getting out of any fully licensed passenger carrying aircraft (owned by a registered commercial airline) as a farepaying passenger.

### Bodily injury

A bodily injury which is the direct result of an accidental, external, violent and visible cause, including accidental injury as a direct result of being exposed to the elements. This does not include an injury caused by sickness, disease or any naturally occurring condition or process.

### Dislocation

Dislocation means the displacement from their normal position of bones meeting at a joint requiring local or general anaesthetic or traction.

### Endorsement

Any alteration made to the policy which has been agreed by us in writing.

### Fracture

A break in a bone. This does not include breaks that are caused by unhealthy bones and those that are unable to withstand normal stresses.

### Insured person

The insured person or persons are

- you, unless stated to the contrary on the schedule
- your partner, if named on the schedule.

### Insurer

Great Lakes Reinsurance (UK) PLC.

### Medical Practitioner

A person who is qualified and registered as such by the competent authority in that country, other than you, your partner, a member of your family or an insured person under this policy.

### Partner

Your spouse or partner who permanently resides with you in a domestic relationship (as named on the schedule).

### Period of insurance

The period of insurance commences on the start date and is for one month and continues for each successive month for which you have paid and we have accepted your premium.

### Start date

The date shown on the schedule of insurance or endorsement from which cover (or an amendment to the cover) under the policy commences.

### We, us, our

FirstAssist Insurance Services Limited who manage the policy and administer claims on behalf of the insurer.

### You, your

The policyholder named on the schedule.

## Benefits

We will pay the appropriate benefit if, during any period of insurance, an insured person sustains a bodily injury which, within 52 weeks, is the only cause of death, dislocation, fractures or burns.

The benefit we pay will be the amount that applied at the date the insured person was injured. The amount of your benefit is determined by the plan you have selected which is stated on your policy schedule.

### Table of Benefits

	Standard	Premier
<b>Accidental Death Benefit</b>	£10,000	£20,000

#### FRACTURES

Hip, upper leg, heel, or pelvis (including coccyx)	£3,000	£6,000
Lower leg, skull, collar bone, ankle or arm (including wrist and elbow)	£2,100	£4,200
Hand (excluding fingers), foot (excluding toes and heel), shoulder blade, knee-cap or sternum	£1,500	£3,000
Any other fracture	£750	£1,500
Single fracture maximum	£3,000	£6,000

#### BURNS

Third degree burns to 15% or more of body surface or 50% of either hand	£2,500	£5,000
Third degree burns to at least 4% but to less than 15% of body surface (except hands)	£1,250	£2,500
Second degree burns of 9% or more of body surface	£1,250	£2,500
Single claim maximum	£2,500	£5,000

#### DISLOCATIONS

Single dislocation	£1,000	£2,000
Single dislocation maximum	£1,000	£2,000
Single claim maximum	£2,000	£4,000

#### Fractures

The lump sum benefit as shown on the table of benefits will be paid for a bodily injury that results in a fracture in a bone. This benefit will be payable once only irrespective of the number of fractures at the time the bodily injury occurs, with the higher benefit amount being paid.

#### Burns

The lump sum benefit as shown on the table of benefits will be paid in the event of specified burns following a bodily injury.

#### Dislocations

The lump sum benefit as shown on the table of benefits will be paid for a bodily injury that results in a dislocation which is confirmed by a medical practitioner.

#### Age qualification

An insured person will no longer be covered under this policy when they reach the age of 85.

#### Claims provisions

1. For any one accident resulting in a death claim we will only pay benefit for death for the insured person. The benefits for fractures, dislocations and burns will not be paid in addition to the death benefit.
2. A maximum of three claims are permitted in each 12 month period of insurance.

## Exclusions

### Activity exclusions

We will not pay the benefit if an insured person sustains a bodily injury while doing any of the following

- driving with more alcohol in the blood than is allowed by law
- under the influence of excess alcohol
- motorcycling (including riding mopeds and motor tricycles) as a driver or passenger
- diving, scuba diving, mountaineering, rock or cliff climbing, pot-holing, parachuting, sport as a professional, boxing, racing (other than on foot), time trials or sprints, or flying (except air travel - see definitions) or training or practising for any of these activities
- carrying out their duties in one of the armed forces. Travelling between the insured person's home and normal place of work is not military duty as long as the home and place of work are not on the same military site.

### Other exclusions

We will not pay the benefit in the following circumstances

- as the result of intentional self-inflicted injury, suicide or attempted suicide
- as a result of taking a drug, unless it is taken on proper medical advice and is not for the treatment of drug addiction
- committing or attempting to commit a criminal offence
- whilst a detainee in a prison establishment
- if the insured person has reached the age of 80 years on or before the effective date of the policy.

### War risks

We will not pay any benefit under this policy if an insured person sustains a bodily injury as a result of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, terrorism, revolution, insurrection or military or usurped power.

### Radioactive contamination

We will not pay any benefit under this policy if an insured person sustains a bodily injury caused directly or indirectly by or contributed to by

- ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or
- the radioactive, toxic, explosive or other dangerous properties of any nuclear assembly or nuclear component machinery thereof.

## Conditions

### Renewal of Insurance

The period of insurance is for one month at a time and continues for each successive month for which you have paid and we have accepted your premium until such time as the policy is cancelled. We may alter the premium or policy terms at any time by giving you at least 30 days notice at your last known address.

### Residence

This policy only applies while an insured person is permanently resident in the United Kingdom.

### Other insurance

An insured person cannot keep in force or claim benefit under more than one policy principally providing death, fractures or burns benefits as a result of bodily injury which has been issued under guaranteed acceptance and is administered by FirstAssist Insurance Services Limited and underwritten by Great Lakes Reinsurance (UK) PLC and in respect of which a premium is paid.

### Transferring the policy

You cannot transfer the cover or benefits of this policy to anyone else.

### Notice of trust or assignment

We will not accept or be affected by notice of any trust or assignment or the like which relates to this policy.

### Cancelling the policy

Following receipt of the policy documentation, you have 30 days in which to consider the cover provided and ensure that it meets your requirements. If you decide not to continue with the policy, then you should either write to Union Income Benefit Holdings Ltd, Linton House, 39/51 Highgate Rd, London NW5 1RT or telephone them on 0845 026 1101.

Should you wish to cancel your policy outside of the 30 day review period, then you must give at least 7 days notice in writing and return your schedule of insurance to Union Income Benefit Holdings Ltd, Linton House, 39/51 Highgate Rd, London NW5 1RT. We may cancel this policy by giving you at least 30 days notice in writing at your last known address.

### When cover ends

Cover under this policy will end when you do not pay your premium on the date it is due.

Cover under this policy will end for an insured person

- when the insured person is no longer a permanent resident of the United Kingdom
- on the date that person reaches the age of 85
- on the death of that insured person

## **How to make a claim**

If you think you may have cause to make a claim under the policy, please let Union Income Benefit Holdings Ltd know as soon as possible. You can do this by writing to Union Income Benefit Holdings Ltd, Linton House, 39/51 Highgate Rd, London NW5 1RT or by calling 0845 026 1101. If you are too ill to contact Union Income Benefit Holdings Ltd yourself, a relative, a friend or your solicitor can do this for you. You must also request a claim form. Once you have completed the claim form, please return it to FirstAssist, Claims Department, 1 Drake Circus, Plymouth PL1 1QH. Again, someone can do this for you if you are too ill. Any delay in reporting a claim will affect how quickly we can deal with your claim.

## **Claims settlement conditions**

1. All claims must be made through you or your legal representatives.
2. You must do the following
  - Tell us by writing to Union Income Benefit Holdings Ltd, Linton House, 39/51 Highgate Rd, London NW5 1RT or telephone 0845 026 1101 as soon as is reasonably possible after any incident which may give rise to a claim under the policy
  - Provide for us at your own expense, any medical certificates and other evidence we may ask for to support your claim. If necessary, the insured person must also agree to a medical examination, at our expense, whenever we ask for one.
3. We will pay any benefit due under this policy to you (if you are living) or to your estate (if you have died)
4. We will not add interest to any amount we pay.

## **FRAUD**

We believe our policyholders are honest - the contract between us is based on mutual trust. However, fraudulent insurance claims are occasionally made. Where fraud (which can include exaggeration) is detected, claims will not be paid and we may refer the matter to the Police for criminal prosecution. The policy may be rendered invalid and we may take other action consistent with our legal rights.

## **Complaints procedure**

Union Income Benefit Holdings Ltd is responsible for complaints arising out of the sale of this policy to you and the subsequent issue and administration of the policy. FirstAssist is responsible for complaints arising out of the policy itself and the administration of claims.

## **Our complaints process**

If you have any question or complaint in respect of the sale of this policy you should first contact Union Income Benefit Holdings Ltd in writing to Linton House, 39/51 Highgate Rd, London NW5 1RT by telephoning 0845 026 1101 by fax to 0845 026 1102 via email to [customer-care@uibuk.com](mailto:customer-care@uibuk.com)

If your complaint is not resolved or if you are unhappy with our response, then you can progress your complaint with our Customer Relations Department by calling 0845 758 5775 (Monday to Friday 9am-5pm), via email at [customerrelations.plymouth@firstassistinsurance.co.uk](mailto:customerrelations.plymouth@firstassistinsurance.co.uk) or in writing to

FirstAssist  
Customer Relations Department  
1 Drake Circus  
Plymouth  
PL1 1QH

They will carry out a separate investigation and full review that will be concluded by us issuing a final response letter. We will issue our final response letter within eight weeks of your original complaint. If it is not possible to issue our response within this timescale we will write to you explaining why.

### **What to do if you are still not satisfied**

Complaints that cannot be resolved by FirstAssist may be referred to the Financial Ombudsman Service. You must approach the Financial Ombudsman Service within six months of receipt of the final response to your complaint. We will remind you of the time limit in our final response. Their contact details are

Financial Ombudsman Service  
(Insurance Division)  
South Quay Plaza  
183 Marsh Wall  
London E14 9SR

Telephone 0845 080 1800  
Email [enquiries@financial-ombudsman.org.uk](mailto:enquiries@financial-ombudsman.org.uk)  
Website [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

### **Your rights**

We must accept the Ombudsman's final decision, but you are not bound by it and may take further action if you wish.

Your rights as a customer to take legal action remain unaffected by the existence or use of our complaint procedure. However, the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.

### **Financial Services Compensation Scheme**

Great Lakes Reinsurance (UK) PLC is a member of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claims under its policies.

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The policy is managed and claims are administered on behalf of the insurer by FirstAssist Insurance Services Limited Registered in England and Wales, No. 04617110. Registered Office Marshall's Court, Marshall's Road, Sutton, Surrey SM1 4DU. FirstAssist Insurance Services Limited is authorised and regulated by the Financial Services Authority (FSA). FSA Register No. 310671.

You can check this information on the FSA's Register by visiting the FSA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0300 500 5000.

## Contact Us

### Customer Services and Claims

Telephone: 0845 026 1101

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

Online: [www.uib.org.uk](http://www.uib.org.uk)

Address:

Linton House

39/51 Highgate Road

London

NW5 1RT

Lines open Mon to Fri 9 a.m. to 9 p.m., Sat 10 a.m. to 2 p.m.

Telephone calls may be recorded for monitoring and quality purposes.

## Union Income Benefit<sup>®</sup>

PROTECTING THE FUTURE FOR YOU  
AND YOUR FAMILY

