

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 CWU member you are entitled to obtain FREE £5,000 of cover for accidental death (please see overleaf for more details). Cover is for UK residents aged 18-64 and lasts for 12 months.

To register for your cover please complete and return the form below or call Union Insurance free now on 0800 484 0852. Alternatively, you can also register for the cover online by visiting **www.CWUProtect.com/J**

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

This cover is just one of the valuable benefits of your CWU membership and will help provide financial security for your family. Please don't wait until it's too late. Fill in the form today.

Yours sincerely

Tony Kearns
Senior Deputy General Secretary

Lines are open 9am - 6pm Monday to Friday and 10am - 2pm on Saturdays. Calls to 0800 numbers are free from landlines. Charges from mobiles may vary and depend on your network provider. Calls may be monitored for training and quality purposes.

Union Insurance: Linton House, 39/51 Highgate Road, London NW5 1RT • Helpline 0800 484 0852 • www.CWUProtect.com/J

Complete this coupon, detach and send to our freepost address:

Freepost Plus R5GX-HSXT-AAEU, Free Accidental Death Cover,
Union Income Benefit Holdings Ltd, Linton House, 39-51 Highgate Road, LONDON NW5 1RT

12 months £5,000 FREE Accidental Death Cover

Please use BLOCK CAPITALS below:

TITLE: _____

REF NUMBER: **ADO-CWU-JE**

SURNAME: _____

DATE OF BIRTH: - -

FORENAME(S): _____

PERSONAL EMAIL:

MOBILE: TEL (INC STD CODE):

HOME ADDRESS: _____

POSTCODE: _____

FREE Accidental Death Cover Union Insurance

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	£5,000
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When does the policy start and finish?

This is a 12 month policy. The policy starts on the date shown on the policy Schedule. Cover ends either:

- on the termination date shown on the schedule;
 - on your death; or
 - the date the cover is cancelled
- whichever is the earlier.

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

You can cancel the policy at any time without penalty.

You can cancel:

- in writing:
Customer Services Department, Union Income Benefit Holdings Ltd, Linton House, 39/51 Highgate Road, London NW5 1RT
- by phone: 0845 026 1101
- by email: customer-care@uibuk.com

How do I make a complaint?

If you wish to register a complaint about the sale or administration of your policy please contact UIB.

Financial Services Compensation Scheme

Both UIB and ACE Europe Life Ltd. are covered by 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 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU.

What is not covered by the policy?

There are some situations that you are not covered for and some limitations on when benefit is payable. This is a summary of the main exclusions and limitations of the policy. Full details are shown in the Policy Conditions.

You must be aged between 18 and 64 and be permanently resident in the United Kingdom to take out this policy.

Claims will not be paid if your death:

- is not due to an accident e.g. you die of natural causes or 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 act on your part
- results from war or any act of war
- occurs while on active duty as a member of the armed forces or as a member of the reserve forces
- occurs while participating in certain hazardous pursuits such as rock climbing, parachuting or motor racing

Limitations to what might be paid out:

- payment for accidental death will only be made if death occurs within 90 days of the accident

This information is not the full policy terms and conditions.

These will be provided to you when your registration is completed.

Who provides this insurance?

CWU is an Introducer Appointed Representative of Union Insurance. Union Insurance is a trading name of Union Income Benefit Holdings Ltd (UIB), who arrange this insurance. Union Income Benefit Holdings Ltd is authorised and regulated by the Financial Conduct Authority (FCA), register number 307575.

The insurance is provided by ACE Europe Life Limited, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, register number 461087.

Union Insurance contact details

Union Insurance, Linton House, 39/51 Highgate Road, London NW5 1RT

Tel: 0800 484 0852

Email: customerservices@cwuprotect.com

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

We have negotiated for our members to be entitled to 12 months **£5,000 FREE** Accidental Death Cover.

Register **now** by post, phone or online at **www.CWUProtect.com/J**

This exclusive benefit is provided at **no cost to you.**

Thank you. Union Insurance will be in touch soon ...

The information you provide about yourself, the Data Protection Act 1998 defines as personal data. The Data Controller will be Union Income Benefit Holdings Ltd (UIB). Data will be used by UIB to process and administer your insurance. It may be processed by any company within the UIB group or by third parties who provide services to UIB. Your data will be shared with the insurance company for the same purpose. Your contact details only will be shared with CWU.

By returning this form you consent to UIB contacting you by post, telephone, email or SMS with information about our insurance products. You can choose not to receive further marketing information by contacting UIB.