



Dear Member,

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

I am pleased to let you know that your UNISON membership entitles you to free insurance cover, which pays your loved ones £5,000 if you die from an accident. Cover lasts for one year, then you can renew it for free. Please read the details overleaf.

The free cover is designed to meet the needs of an individual who would benefit from a cash payout to their next of kin in the event of their death due to an accident.

Scan the QR code on the right to register for your Free Cover now.

- ✓ Pays out £5,000 if you die in an accident
- ✓ Annually renewable
- ✓ Always FREE



Alternatively, you can register online by visiting **UNISONProtect.com/JE**.

Following your registration, a UNISONProtect representative will telephone you to set up your free cover and explain the other membership benefits available.

Our membership services partner UNISONProtect is arranging this cover, which is for UK residents aged 18-69, annually renewable and always free.

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

A handwritten signature in black ink, appearing to be 'John Eccles'.

John Eccles
Regional Development Manager
UNISONProtect

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 Stonebridge International Insurance Ltd.

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.

Demands and Needs

This cover is designed to meet the needs of those who would benefit from a cash pay out to their next of kin, in the event of their accidental death.

Eligibility - to be eligible for the cover, you must:

- be a UK Resident
- be aged between 18 and 69 years inclusive at the start date.

The insurer

This policy is underwritten by Stonebridge International Insurance Ltd.

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)
- 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

UNISONProtect are authorised and regulated by the Financial Conduct Authority FRN 307575.

Address: 39/51 Highgate Road, NW5 1RT • Tel: 0800 484 0850 • Email: customerservices@unisonprotect.com • Web: 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.

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;
 - if you are no longer a UK resident
 - 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 make a claim under the policy please contact the administrator by telephone on 0800 014 7024; email: claims@uibuk.com or in writing to Claims Department, Union Income Benefit Holdings Limited, 39/51 Highgate Road, London, NW5 1RT.

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 using the contact details at the bottom of this box. If they cannot resolve the complaint to your satisfaction, you can contact the Financial Ombudsman Service, Insurance Division (www.financial-ombudsman.org.uk)

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

The Financial Services Compensation Scheme (FSCS)

Stonebridge International Insurance Ltd. 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).

Other important information

Free Accidental Death Cover is underwritten by Stonebridge International Insurance Ltd, authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, register number 203188. Union Income Benefit Holdings Ltd and Stonebridge International Insurance Ltd are both members of the same group of Companies and are ultimately owned and controlled by the Parent Company Embignell Ltd, registered in England no 05871053.

Data Protection Notice

The Personal Information you provide.

Stonebridge International Insurance Ltd the insurer (**we/us**) and Union Income Benefit Holdings Ltd, the **administrator**, are the joint data controllers (as defined in the Data Protection Act 2018 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 special category personal information (as defined in the DPA 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: to decide if **we** can offer insurance to **you**; to administer **your** policy and to handle claims. The Personal Information **we** collect will include name, address, date of birth and financial information. If a claim is made, **we** will collect additional information about the claim. Where this includes special category data eg information relating to health, where appropriate **we** will ask **you** for consent to collect this information.

Your Personal Information will be used by **us** and the **administrator** for legitimate interests **we** or the **administrator** have as a business including customer profiling to better understand customers, improve products and to suggest other products that may be relevant to customers including marketing and for management and audit of business operations. **We** or the **administrator** will only communicate with **you** in line with any marketing preferences that **you** have given **us** or the **administrator** and this may continue after **your** policy has ended. **Your** marketing preferences can be updated at any time by contacting the **administrator**.

By email: customer@uibuk.com • By phone: 0343 178 1255
By post: Customer Services, Union Income Benefit Holdings Ltd, 39/51 Highgate Road, London NW5 1RT.

We or the **administrator** may share **your** Personal Information with the Embignell group, reinsurers, business partners and agents to help administer the products and services and to keep regulatory obligations.

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 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 but if this is necessary it will be ensured that appropriate safeguards are in place to protect **your** Personal Information.

We may carry out automated decision making based on **your** Personal Information. This will include **your** age and the level of cover and is used to calculate the price of cover that **we** provide.

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 operations. **We** or the **administrator** will keep information about **you** only for so long as it is appropriate. **We** and the **administrator** need **your** personal information to administer **your** policy or handle any claims whilst your policy is in force. **We** may need to keep information after **your** policy has ended to ensure **we** and the **administrator** have an accurate record of our relationship to **you** and communications that **we** or the **administrator** had or where **we** are required to keep the information for legal, regulatory or tax purposes.

You have the right to ask **us** to delete **your** data or cease processing it at any time, however **we** may not be able to do this if **we** require **your** data in respect of our contract with **you**. The **administrator** has a dedicated Data Protection Officer who **you** can contact for any queries or 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** or the **administrator** are holding inaccurate information about **you** or wish to request a copy of **your** information, **you** should contact the **administrator**.

Contact Details: Data Protection Officer
By email: dataprotection@embignell.com
By post: Data Protection Team, Union Income Benefit Holdings Ltd, 39/51 Highgate Road, London NW5 1RT.

The information that **you** have requested will be provided in a suitable format to meet **your** requirements.

If the complaint cannot be resolved 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: www.ico.org.uk • By telephone: 0303 123 1113
By post: Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF

More detail is also available in the **administrator's** Privacy Policy which can be viewed online at www.embignell.com/privacy-policy