

Free Accidental Death Cover

Insurance Product Information Document

Company: Advent Insurance PCC Ltd - UIB Cell Product: Free Accidental Death Cover

This insurance product information document does not contain full details and conditions of the insurance. More detailed policy terms and conditions are provided in the Policy Wording and on the Policy Schedule.

Advent Insurance PCC Ltd – UIB Cell is Authorised and regulated by the Malta Financial Services Authority. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. The nature and extent of consumer protections may differ from those for firms based in the UK. Details of the Temporary Permissions Regime, which allows EEA based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website. The cellular assets of Advent Insurance PCC Ltd - UIB Cell are utilised to satisfy the cellular liabilities of the UIB Cell.

What is this type of insurance?

The Free Accidental Death Cover pays a cash lump sum if you die as a result of an accident.



What is insured?

✓ **Accidental Death:**

If during a period of cover you suffer an accident, which results in your death, the following benefit is payable.

Accidental Death: **£ 5,000**



What is not insured?

We will not pay any claim if it is caused directly or indirectly from any of the following:

- ✗ naturally occurring conditions that do not result from an accident
- ✗ suicide or attempted suicide or you deliberately injuring yourself
- ✗ taking part in an illegal act
- ✗ being under the influence of alcohol or drugs
- ✗ chemical, biological, radiological or nuclear terrorism
- ✗ ionising radiation or contamination by biological or chemical agents, or radioactivity from nuclear fuel, assembly or machinery
- ✗ war or any act of war whether declared or undeclared or by armed forces duty, service or operations
- ✗ medical error or negligence
- ✗ competing in a race other than on foot or while swimming
- ✗ taking part in hazardous activities
- ✗ any flying except commercial air travel as a passenger
- ✗ motorcycling as a driver or a passenger



Are there any restrictions on cover?

- ! To be eligible for cover, you must:
 - be permanently resident in the United Kingdom
 - be aged between 18 and 69 years inclusive at the start date.
- ! Death must occur within 12 months of the accident.



Where am I covered?

- ✓ Anywhere in the world
- ✓ At work
- ✓ At home



What are my obligations?

- You must take reasonable care to ensure that information provided by you is accurate and not misleading.
- You or your legal representative, must not act in a fraudulent manner when making a claim.
- You or your legal representative, must provide the requested validation documents when making a claim.



When and how do I pay?

- This is a FREE insurance product. It also remains free if renewed.



When does the cover start and end?

The start and end date are as shown on your Policy Schedule.

The cover on this policy lasts for 12 months and is annually renewable.



How do I cancel the contract?

If you want to cancel this policy please notify Union Income Benefit on the details below:

Tel: **0343 178 1255** (Mon to Fri 9am to 6pm)

Email: customercare@uibuk.com

Post: Customer Services Department, Union Income Benefit, 39/51 Highgate Road, London NW5 1RT