

Income Protection Cover

Policy wording and information pack

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UIB Treating Customers Fairly

At Union Income Benefit (UIB), 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 our complaints procedure should you become unhappy with our service*

How do I contact UIB?

You can contact our Customer Service Department

- by email to customercare@uibuk.com*
- by telephone on 0343 178 1226 (Mon to Fri 9am - 6pm; Sat 10am - 2pm)*
- by writing to UIB Customer Services, Linton House, 39-51 Highgate Road, London NW5 1RT*

To make sure we maintain a high quality service, we may monitor or record telephone calls.

About Our Insurance Services

Union Income Benefit Holdings Ltd only offers a range of products from a limited number of insurers. Please ask us for a list of the products together with the insurers who provide them. The insurers for a particular product are named on the policy documents that you receive.

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.

You will not pay a fee for income protection cover. You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

Union Income Benefit Holdings Ltd is authorised and regulated by the Financial Conduct Authority, register number 307575. This can be checked on the FCA website www.fca.org.uk. 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.

If you wish to register a complaint, please contact us:

- by email to customerrelations@uibuk.com
- by telephone on 0343 178 1226 (Mon to Fri 9am - 6pm; Sat 10am - 2pm)
- by writing to UIB, Linton House, 39-51 Highgate Road, London NW5 1RT

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, by contacting them via email on enquiries@fscs.org.uk in writing to 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU; or by telephone 0800 678 1100.

About this insurance policy

1. Policy summary

This is a summary of the policy cover for Income Protection Cover, and does not include the full terms and conditions of the contract, which can be found in the policy document. A specimen policy document is available on request from UIB.

2. Who is providing this insurance policy?

This policy is underwritten by CIGNA Europe Insurance Company S.A.-N.V. The policy is managed and claims are administered on behalf of the insurer by Cigna Insurance Services (Europe) Limited. The policy is issued and administered on behalf of Cigna Insurance Services (Europe) Limited by Union Income Benefit Holdings Ltd (UIB).

3. What is Income Protection Cover?

Income Protection Cover is an income protection insurance designed to provide an income to help meet your monthly bills, when you can't work through accident, sickness or unemployment.

Two levels of cover are available:

- Disability cover
- Disability and Unemployment cover

There are 5 waiting period options. The waiting period is the number of days you are off work that you have to wait before your entitlement to benefit commences.

Waiting Period	First Monthly Benefit payable	Maximum payable for one claim
30 days	61st day	12 Monthly Benefits
60 days	91st day	12 Monthly Benefits
90 days	121st day	12 Monthly Benefits
120 days	151st day	12 Monthly Benefits
180 days	211th day	12 Monthly Benefits

4. Am I eligible?

Income Protection is available to anyone who is:

- aged 18 or over and under 61 years of age;
- living and working permanently in the UK;
- in continuous permanent employment including self employment, for at least 16 hours a week, and (If you select Disability and Unemployment Cover)
- not aware of any impending unemployment, whether or not you have received official

notification and your employer has not announced any job losses, departmental or company restructure, or a merger with another company.

If you:

- are a fixed term contract worker, on a contract of at least 12 months duration; or
- suffer from a medical condition;

You can still be covered but terms may apply.

For further details please refer to 'Are there any significant exclusions or limitations?' and the 'What We will not cover' sections of the policy document.

5. Is joint cover available?

No. You would each need to take out a separate policy.

6. What if I am self-employed or I have or a family member has, control of the company that employees me?

You are still eligible for cover. To claim for unemployment benefit you must provide proof that you :

- have involuntarily ceased trading and declared this to the HM Revenue & Customs; and
- are registered as unemployed, available and actively looking for employment.

Important Note

Any change in your employment status may affect your entitlement to claim for the benefits offered by this policy, therefore please notify us of this as soon as possible.

7. What are the significant features and benefits?

Disability cover

This pays a benefit if you are unable to work due to disability. Disability means accident or sickness as certified by a doctor. Normal pregnancy or childbirth is not classified as disability.

Unemployment cover

This pays a benefit if you become unemployed or have to give up work to become a carer. Unemployed means being out of paid work, registered with the Jobcentre Plus or relevant government agency, available for and actively seeking work. Becoming a carer means looking after a member of your immediate family on a full-time basis and are either in receipt of or awaiting a Carer's Allowance from the Department for Work and Pensions.

Benefit will become payable if you are off work for

at least the number of days in your selected waiting period, in a row. A daily benefit equal to 1/30th of the monthly benefit will become payable from the expiry of the waiting period for each further day you are off work. Benefit will be paid until the day you return to work or for the maximum of 12 monthly benefits.

“Back to work” assistance

If you select Disability and Unemployment cover, the benefits of the policy includes an unemployment telephone assistance service. This service is available should you ever be faced with unemployment. The advisers will provide advice and guidance on a range of issues and they will also provide you with an information pack to assist you in securing another job.

8. How much can I insure?

You can choose how much cover you need. The monthly benefit you select should not be more than 50% of your gross monthly income or £1,500, whichever is the less.

9. Are there any significant exclusions or limitations?

The cover is very wide, but as with all insurances there are some exclusions which apply, full details which can be found under the ‘What We will not cover’ sections of the policy document. The main exclusions that apply to our policy are as follows:

Disability and unemployment claims

- Any chronic or continuing medical condition you already have.
- Any medical condition which occurs in the first 24 months of the policy as a result of any medical condition for which treatment had been given or diagnosis commenced during the 12 months before the start date.

Disability claims

- Backache and back related conditions unless radiological evidence of abnormality is confirmed by a doctor.
- Stress and stress-related conditions unless diagnosed by a psychiatrist.

Unemployment claims

- Unemployment known to be impending at the of the start date of your policy, whether or not you had received official notice.
- Unemployment which is notified or which occurs within 120 days of the start date of your policy.
- If you are not in employment for the six months prior to your first unemployment claim.

- Unemployment which arises from any programme of job losses, any departmental or company restructure, or merger with another company, announced by your employer before the start date of your policy, or within 120 days after the start date of your policy.
- Unemployment which results from the natural expiry of a fixed term contract, unless:
 - immediately prior to your claim you are employed on an annual contract that has been renewed at least once;
 - immediately prior to your claim you have been employed on a contract with the same employer for a period of 24 months; or
 - you were previously employed on a permanent contract with the same employer.
- If you are a contract worker and your contract is terminated early, any period of unemployment beyond the date your contract would have otherwise naturally expired;
- Unemployment which is voluntary or a normal or seasonal occurrence in your occupation.
- Unemployment after a period of casual, temporary or occasional work.

Carer claims

- If you know that a member of your immediate family would require a carer at the start date of the policy.
- If you apply for a Carer’s Allowance or are notified of receipt of Carer’s Allowance within 120 days of the start date of your policy.

If you qualify for a disability claim but continue to receive an income from your employment, the monthly benefit will be reduced so that the total of gross income received from your employment and the benefits payable, does not exceed 50% of your gross monthly income.

If you are also claiming disability, unemployment or carer benefits under other income, repayment or payment protection insurance policies, the monthly benefit will be reduced so that the total benefits paid, under all such insurances do not exceed 50% of your gross monthly income. You will receive a proportionate refund of premium.

If immediately before the start date of your policy, you held a policy with another insurer, for at least 6 months previously providing the same cover under which you have not claimed in the previous

24 months, that is replaced by this policy, for the purposes of certain exclusions, start date will mean the date your previous policy commenced. Full details of which exclusions can be found under the 'What We will not cover' sections of the policy document. This will only apply to the amount of corresponding monthly benefit provided by the previous policy. In the event of a claim you will need to provide us with a copy of your previous policy and proof of premium payment

We will periodically review premium rates and policy terms and have the right to amend them to reflect:

- the actual or projected increases or reductions in the claims experience from all of the policies of the same type issued by the insurer,
- changes in the general law or to the decisions of the Financial Ombudsman Service, or
- to meet regulatory requirements or to reflect new industry guidance and codes of practice which are there to raise standards of consumer protection.

We will give you 60 days written notice of any such changes to the contact details that we hold for you.

10. What is the duration of this policy?

Cover operates on a monthly basis and continues for each month that you pay your premium. Cover can continue until you retire or reach the age of 65, or you or the insurer cancel.

11. What are the cancellation rights?

When you receive your policy document you should read it carefully. If for any reason you find it does not meet your needs, you can return it within 30 days and cover will be cancelled from its start at no cost to yourself, provided no claim has been made.

Both you and the insurer can cancel in other circumstances. You will need to give us 14 days notice, the insurer will need to give you 90 days notice, other than in the event of fraud or non payment of premium. It may become necessary for the insurer to cancel your policy due to: you failing to disclose any material information that we ask for in your application for this policy or in relation to any claim, any actual or predicted legal or regulatory requirement, an actual or projected unforeseen increase in claims under all policies of the same type issued by us, or an unforeseen event that prevents us from continuing to provide or administer your policy. Full details are contained in the policy document.

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

If you wish to notify us of a claim, please call 0330 102 6244 (for your protection calls may be recorded and may be monitored). Alternatively, please write to Cigna Insurance Services (Europe) Limited, 1 Drake Circus, Plymouth, PL1 1QH.

13. How do I make a complaint about this insurance policy?

The policy is managed and claims are administered on behalf CIGNA Europe Insurance Company S.A.-N.V. by Cigna Insurance Services (Europe) Limited. The policy is administered on behalf of Cigna Insurance Services by UIB. UIB is responsible for complaints arising out of the issue and administration of the policy. Cigna Insurance Services is responsible for complaints arising out of the policy itself and the administration of claims.

UIB and Cigna Insurance Services aim to give customers a high standard of service at all times. If you are unhappy with the service provided for any reason or have cause for complaint please contact UIB or Cigna Insurance Services.

Post: UIB Customer Relations,
Linton House,
39-51 Highgate Road,
London NW5 1RT
Telephone: 0343 178 1226 (Mon to Fri 9am - 6pm;
Sat 10am - 2pm)

Email: customerrelations@uibuk.com

Post: Cigna Insurance Services (Europe) Limited
Customer Relations Department
1 Drake Circus
Plymouth, PL1 1QH

Telephone: 0330 102 6244. (Monday to Friday 9am-5pm), For Your protection calls may be recorded and may be monitored.

Email: customerrelations.plymouth@cignainsurance.co.uk

If we cannot resolve your complaint to your satisfaction, you may be entitled to refer it to the Financial Ombudsman Service.

14. Is Cigna covered by the Financial Services Compensation Scheme (FSCS)?

CIGNA Europe Insurance Company S.A.-N.V is covered by the Financial Services Compensation Scheme (FSCS). If they are unable to meet their obligations, you may be entitled to compensation

from the scheme, depending on the type of insurance and the circumstances of the claim.

Further information is available from the FSCS at www.fscs.org.uk or by contacting them at 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU or by telephone on 0800 678 1100 or 020 7741 4100.

15. What else do I need to know?

There are some conditions that apply in the event of a claim, full details are provided in the policy document.

All claim payments will be made to your bank account. If you claim any proof required must be provided at your own expense.

Any benefit received under this insurance may affect your entitlement to claim certain State benefits. Please contact your local Jobcentre Plus for further information.

It is possible to choose the law applicable to a contract of insurance in the United Kingdom. We have chosen Scottish law to apply if you live in Scotland and the law of England and Wales if you live elsewhere in the United Kingdom. The language used in this policy and any communications relating to it will be in English.

This policy is administered by Union Income Benefit Holdings Ltd. This policy is managed and claims are administered by Cigna Insurance Services (Europe) Limited and underwritten by CIGNA Europe Insurance Company S.A.-N.V.

Union Income Benefit Holdings Ltd. Registered in England and Wales No. 03877610. Registered Office: 4th Floor, 7/10 Chandos Street, London W1G 9DQ. Union Income Benefit Holdings Ltd. is authorised and regulated by the Financial Conduct Authority (FCA). FCA Register No.307575

Cigna Insurance Services (Europe) Limited is authorised and regulated by the Financial Conduct Authority and is registered in England & Wales No. 4617110, Financial Services Register number 310671. Registered Office: Chancery House, St Nicholas Way, Sutton, Surrey SM1 1JB.

CIGNA Europe Insurance Company S.A.-N.V. UK Branch Chancery House, St Nicholas Way, Sutton, Surrey SM1 1JB. Registered in Belgium with limited liability (Brussels trade register no. 0474624562), Avenue de Cortenbergh 52, 1000 Brussels, Belgium. Subject to the prudential supervision of the National Bank of Belgium, Boulevard de Berlaimont 14, 1000 Brussels (Belgium) and to the supervision of the Financial Services and Markets Authority (FSMA), rue du Congrès 12-14, 1000 Brussels (Belgium), in the field of consumer protection and subject to limited regulation by the Financial Conduct Authority. Details of the extent of our regulation by the Financial Conduct Authority are available on request.

You can check this information on the Financial Services Register by visiting the website www.fca.org.uk.

Policy Wording - Income Protection Cover

Section 1: Definitions

In this policy, the following words and phrases have the meaning given next to them. These words and phrases will start with capital letters wherever they appear.

Active Employment

Carrying out the usual activities of working in Your Employment.

Carer / Caring

You look after a member of Your Immediate Family on a full-time basis and have completed a Carer's Allowance claim pack and are either in receipt of or awaiting a Carer's Allowance from the Department for Work and Pensions.

Carer's Allowance

A taxable benefit paid by the Department for Work and Pensions to an informal Carer.

Chronic Condition

A sickness, disease or injury which has at least one of the following characteristics:

- it continues indefinitely;
- it is constant and is controlled rather than cured;
- it has symptoms which recur and have required consultation, treatment or care in the past; or
- it requires long-term monitoring or treatment, consultations, check-ups, examinations or tests.

Cigna Insurance Services

Cigna Insurance Services (Europe) Limited.

Contract Worker

Employed on a contract for a specific term or undertaking for at least 12 months duration.

Disability

- Any accident or sickness which happens after the Start Date which stops You from working in your Employment and is certified by a Doctor.
- Any complication of pregnancy which is diagnosed by a Doctor or consultant who specialises in obstetrics which happens after the Start Date which stops You from working in your Employment and is certified by a Doctor.

We will not classify as Disability, Normal Pregnancy (including multiple pregnancy) or childbirth, including delivery by Caesarean section or any other medically or surgically assisted delivery which does not cause medical complications.

Doctor

A medical practitioner who is registered with the General Medical Council in the UK, and is not You, Your spouse, Your partner or a relative.

Employed/Employment/Work

Permanent paid employment, including Self-Employment, of at least 16 hours per week.

Gross Monthly Income

- If You are an employee, Your average monthly gross taxable earnings for the 12 months immediately preceding the Start Date, the date of any subsequent increase in Monthly Benefit, or the start date of a claim.
- If You are Self-Employed, the monthly average of the annual income You declared to HM Revenue & Customs on Your self-assessment return for the tax year preceding the Start Date, the date of any subsequent increase in Monthly Benefit, or the start date of a claim.

If You have been working for less than 12 months on the Start Date the average will be based on the number of months You have worked.

Immediate Family

Your spouse, civil partner, live in partner, children and parents.

Insurer, Our, Us, We

CIGNA Europe Insurance Company S.A.-N.V.

Maximum Monthly Benefits

The total number of 12 Monthly Benefits paid in respect of one claim.

Month

Any 30 day period.

Monthly Benefit/Benefit

The amount shown on Your schedule, up to 50% of Your Gross Monthly Income or £1500, whichever is the lesser.

Normal Pregnancy

Symptoms, or a combination of minor symptoms, which usually accompany pregnancy and which are generally of a minor and/or temporary nature which do not represent a medical hazard to mother or baby.

Self-Employed/Self-Employment

Carrying on a business in the United Kingdom alone or as a partner in a partnership, controlling a company either alone or with others, or working for a company in which a person who is a member of Your Immediate Family has control (either alone or with others) over the company.

Start Date

00.01a.m. on the date this policy commences as shown on Your schedule.

Temporary Work

Employment for an indefinite period which is not intended to be permanent. Employment of this nature via an employment agency is considered to be Temporary Work.

Unemployed/Unemployment

Being out of Work, registered as unemployed with Jobcentre Plus (in Great Britain), or the equivalent government agency in Northern Ireland. You must be available and actively looking for Employment.

UIB

Union Income Benefit Holdings Ltd.

Waiting Period

The minimum number of consecutive days of Disability, Unemployment or being a Carer, which You have to wait before Your entitlement to Benefit commences as shown in Your schedule.

You, Your, Insured Person

The insured person named on Your schedule.

Section 2: Introduction

This policy wording explains the benefits, terms and exclusions of Income Protection Cover insurance and shows that provided You are eligible and have paid the monthly insurance premium You are covered.

Please read this policy wording and Your schedule carefully and make sure You are eligible (please see Section 4 Eligibility), that the policy meets Your needs, and that You know what the policy does

and does not cover. The cover You have selected is shown in Your schedule.

There are two levels of cover:

- Disability cover. (See Section 5)
- Disability and Unemployment cover. (See Sections 5, 6, 7 and 8)

There are five Waiting Period options

Waiting Period	First Monthly Benefit payable	Maximum payable for one claim
30 days	61st day	12 Monthly Benefits
60 days	91st day	12 Monthly Benefits
90 days	121st day	12 Monthly Benefits
120 days	151st day	12 Monthly Benefits
180 days	211th day	12 Monthly Benefits

Cooling-off period

We hope that You will be happy with Your insurance policy. However, if this policy does not meet Your needs You have 30 days from the date You received Your policy documents to cancel the policy and get a full refund. (We will not give You a refund if You have made a claim or an incident has happened where You could make that claim.)

If You wish to cancel Your policy or You have any queries regarding Your policy please contact UIB

- by telephone on 0343 178 1226 (Mon to Fri 9am - 6pm; Sat 10am - 2pm)
- by email to customercare@uibuk.com
- by writing to UIB Customer Services, Linton House, 39-51 Highgate Road, London, NW5 1RT

Section 3: The insurance contract

This policy is a legal contract between You and Us. The policy, Your schedule and any endorsements make one document and You should read them together.

We will provide the cover set out in this policy, provided You pay the premium and meet all the conditions.

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.

The insurer is CIGNA Europe Insurance Company S.A.-N.V. UK Branch Chancery House, St Nicholas Way, Sutton, Surrey SM1 1JB. Registered in Belgium with limited liability (Brussels trade register no. 0474624562), Avenue de Cortenberg 52, 1000 Brussels, Belgium. Subject to the prudential supervision of the National Bank of Belgium, Boulevard de Berlaimont 14, 1000 Brussels (Belgium) and to the supervision of the Financial Services and Markets Authority (FSMA), rue du Congrès 12-14, 1000 Brussels (Belgium), in the field of consumer protection and subject to limited regulation by the Financial Conduct Authority. Details of the extent of our regulation by the Financial Conduct Authority are available on request.

The policy is managed and claims are administered on behalf of the Insurer by Cigna Insurance Services (Europe) Limited. Cigna Insurance Services (Europe) Limited is registered in England & Wales No. 4617110, Registered Office: Chancery House, St Nicholas Way, Sutton, Surrey SM1 1JB. Cigna Insurance Services (Europe) Limited is authorised and regulated by the Financial Conduct Authority

The policy is issued and administered on behalf of Cigna Insurance Services by Union Income Benefit Holdings Ltd. Registered in England and Wales No. 03877610 Registered Office 4th Floor, 7/10 Chandos Street, London W1G 9DQ. Union Income Benefit Holdings Ltd. is authorised and regulated by the Financial Conduct Authority (FCA). FCA Register No. 307575

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, as described in Section 9.

Section 4: Eligibility

You are eligible for this policy provided that on the Start Date of the policy You:

- are aged 18 or over and under 61;
- are living and working permanently in the United Kingdom;
- are in Employment;

and (If You select Disability and Unemployment Cover)

- are not aware of any impending unemployment, whether or not You have received official notice, and Your employer has not announced any job

losses, departmental or company restructure, or a merger with another company.

If You select Disability and Unemployment Cover and You are a Contract Worker You are still eligible for cover however exclusions (vi) and (vii) in Section 6 may apply.

Section 5: Disability cover

What We will cover

If Your schedule shows You have selected a 30 days Waiting Period

If You cannot Work for at least 30 days in a row because of Disability, an amount equal to 1/30th of the Monthly Benefit will become payable for each further day of Your Disability starting from the 31st day.

If Your schedule shows You have selected a 60 days Waiting Period

If You cannot Work for at least 60 days in a row because of Disability, an amount equal to 1/30th of the Monthly Benefit will become payable for each further day of Your Disability starting from the 61st day.

If Your schedule shows You have selected a 90 days Waiting Period

If You cannot Work for at least 90 days in a row because of Disability, an amount equal to 1/30th of the Monthly Benefit will become payable for each further day of Your Disability starting from the 91st day.

If Your schedule shows You have selected a 120 days Waiting Period

If You cannot Work for at least 120 days in a row because of Disability, an amount equal to 1/30th of the Monthly Benefit will become payable for each further day of Your Disability starting from the 121st day.

If Your schedule shows You have selected a 180 days Waiting Period

If You cannot Work for at least 180 days in a row because of Disability, an amount equal to 1/30th of the Monthly Benefit will become payable for each further day of Your Disability starting from the 181st day.

Benefit will be paid until:

- You return to Active Employment;
- We have paid the Maximum Monthly Benefits; or
- cover ends as described in Section 9;

whichever happens first.

Benefit will be paid on a monthly basis if You have been off Work for a full Month. If You return to

Work before a full Month has passed, We will pay You an amount equal to 1/30th of the Monthly Benefit for each day You have been off Work up until the day You return to Work.

For example

Customer A selected a 60 days waiting period with a monthly benefit of £500, and was unable to work for 105 days due to sickness. The first 60 days are not covered. They would receive benefits for the remaining 45 days, totalling £750.

If there are less than three consecutive months of Active Employment between two periods of Disability, We will classify those two periods as one continuous period of Disability and pay up to an aggregate of the Maximum Monthly Benefits in total. We will not pay Benefit for the time You were working between the two periods. Only one Waiting Period will be applied.

For example

Customer B has received three monthly benefits and returned to work, but within three months they are unable to work again due to disability, either the same cause or a new one. This is treated as a continuation of the previous claim. They will not have to go through the waiting period before benefits become payable again. As they have already received three monthly benefits for the earlier period, the maximum payable for the second period will be nine monthly benefits.

If a period of Disability is immediately followed by a period of Unemployment or Caring or a period of Unemployment or Caring is immediately followed by a period of Disability, We will classify these two periods as one continuous claim and pay up to an aggregate of the Maximum Monthly Benefits in total. Only one Waiting Period will be applied.

After the Maximum Monthly Benefits have been paid for any period of Disability, further claims for Disability will only be considered under the following circumstances:

- If the reason for claiming is as a result of the same cause, there must have first been six months Active Employment.
- If the reason for claiming is as a result of a new cause, there must have first been one months Active Employment.

If You have selected Disability and Unemployment cover, You cannot claim for Disability and Unemployment or Caring at the same time.

If You qualify for a Disability claim but continue to receive an income from Your Employment, the Monthly Benefit will be reduced so that the total of gross income received from Your Employment and the Benefits payable, does not exceed 50% of Your Gross Monthly Income.

What We will not cover

This policy does not cover any period of Disability:

- i) which occurred before the Start Date;
- ii) resulting from any Chronic Condition from which You knowingly suffered on or before the Start Date;
- iii) as a result of any medical condition for which treatment had been given or diagnosis had been made or investigations commenced during the 12 months immediately before the Start Date and which comes back within 24 months after the Start Date. (This exclusion will not be applied after 24 months have passed without treatment or advice for that medical condition.);
- iv) resulting from spinal and related conditions unless there is radiological medical evidence of abnormality confirmed by a Doctor;
- v) resulting from stress, anxiety and depression, unless diagnosed by a member of the Royal College of Psychiatrists;
- vi) which is a result of intentional self-inflicted injuries;
- vii) which is a result of the inappropriate use of alcohol or drugs, including but not limited to the following:
 - Consuming too much alcohol.
 - Taking an overdose of drugs, whether lawfully prescribed or otherwise.
 - Taking Controlled Drugs (as defined by the Misuse of Drugs Act 1971) otherwise than in accordance with a lawful prescription.;
- viii) as a result of You being detained in prison under the direction of a court of law. (This will not apply if You are later acquitted.); or
- ix) arising from war (whether declared or not), military duty in peacekeeping operations outside the United Kingdom, invasion, riot as an active participant, revolution or any similar event.

For the purposes of exclusions ii) and iii) above, if You:

- for the 6 continuous months immediately before the Start Date;
- held a policy with another insurer providing Disability cover, that was replaced by this policy; and
- under which You had not made a claim in the 24 months before the Start Date,

Start Date shall then mean the date Your previous policy commenced. This will only apply in respect of the corresponding amount of Monthly Benefit provided by Your previous policy. In the event of a claim You will need to provide Us with a copy of Your previous policy and proof of premium payment that show Your policy was up to date at the Start Date of this insurance.

Section 6: Unemployment cover

This Section only applies if Your schedule shows You have selected Disability and Unemployment cover

What We will cover

If Your schedule shows You have selected a 30 Days Waiting Period

If You become Unemployed and cannot Work for at least 30 days in a row, an amount equal to 1/30th of the Monthly Benefit will become payable for each further day of Your Unemployment starting from the 31st day.

If Your schedule shows You have selected a 60 Days Waiting Period

If You become Unemployed and cannot Work for at least 60 days in a row, an amount equal to 1/30th of the Monthly Benefit will become payable for each further day of Your Unemployment starting from the 61st day.

If Your schedule shows You have selected a 90 Days Waiting Period

If You become Unemployed and cannot Work for at least 90 days in a row, an amount equal to 1/30th of the Monthly Benefit will become payable for each further day of Your Unemployment starting from the 91st day.

If Your schedule shows You have selected a 120 Days Waiting Period

If You become Unemployed and cannot Work for at least 120 days in a row, an amount equal to 1/30th of the Monthly Benefit will become payable for each further day of Your Unemployment starting

from the 121st day.

If Your schedule shows You have selected a 180 Days Waiting Period

If You become Unemployed and cannot Work for at least 180 days in a row, an amount equal to 1/30th of the Monthly Benefit will become payable for each further day of Your Unemployment starting from the 181st day.

Benefit will be paid until:

- You return to Work;
- We have paid the Maximum Monthly Benefits; or
- cover ends as described in Section 9;

whichever happens first.

Benefit will be paid on a monthly basis if You have been off Work for a full Month. If You return to Work before a full Month has passed, We will pay You an amount equal to 1/30th of the Monthly Benefit for each day You have been off Work up until the day You return to Work.

For example

Customer C selected a 30 days waiting period and a monthly benefit of £300, and was unemployed for 75 days. The first 30 days are not covered. They would receive benefits for the remaining 45 days, totalling £450.

We will not classify as Unemployment any period for which You receive payment instead of working Your notice (i.e. payment in lieu of notice). After this period, You then have to be Unemployed for the Waiting Period before You will be able to make a claim.

If there are less than three consecutive months of Employment between two periods of Unemployment, We will classify those two periods as one continuous period of Unemployment and pay up to an aggregate of the Maximum Monthly Benefits in total. We will not pay Benefit for the time You were working between the two periods. Only one Waiting Period will be applied.

For example

Customer D has received two monthly benefits and returned to work, but within three months they become unemployed again. This is treated as a continuation of the previous claim. They will not have to go through the waiting period before benefits become payable again. As they have already received two monthly benefits for the

earlier period, the maximum payable for the second period will be ten monthly benefits.

If a period of Unemployment is immediately followed by a period of Disability or Caring or a period of Disability or Caring is immediately followed by a period of Unemployment, We will classify these two periods as one continuous claim and pay up to an aggregate of the Maximum Monthly Benefits in total. Only one Waiting Period will be applied.

After the Maximum Monthly Benefits have been paid for any period of Unemployment or Caring, further claims for Unemployment or Caring will only be considered if there has first been six consecutive months Employment.

You cannot claim for Disability and Unemployment or Caring at the same time.

If during a claim for Unemployment You take Temporary Work, Your claim will be suspended for the period of Temporary Work.

If You qualify for an Unemployment claim but continue to work part-time You will be entitled to a proportion of Your Monthly Benefit. We work this out according to the proportions of Your average gross income received from all jobs before Your claim.

What We will not cover

This policy does not cover any period of Unemployment:

- i) which occurred before the Start Date;
- ii) which you receive notification of, or which commences, within 120 days after the Start Date;
- iii) if You were not in Employment for six consecutive months prior to Your first Unemployment claim;
- iv) which You knew to be impending at the Start Date, whether or not You had received official notice;
- v) which arises from any programme of job losses, any departmental or company restructure, or merger with another company, announced by Your employer before the Start Date or within 120 days after the Start Date;
- vi) If You are a Contract Worker, which results from the natural expiry of a fixed-term contract unless:
 - immediately prior to Your claim, You were Employed on an annual contract which has been renewed at least once;

- immediately prior to Your claim, You have been Employed on a contract with the same employer for a period of 24 months; or
- immediately prior to the commencement of Your fixed-term contract, You were Employed on a permanent basis by the same employer.

(This exclusion will not be applied if You are Self-Employed.);

- vii) if You are a Contract Worker and Your contract is terminated early, any period of Unemployment beyond the date Your contract would have otherwise naturally expired;
- viii) which results from You voluntarily leaving Your Employment unless as a result of constructive dismissal;
- ix) due to a normal or seasonal occurrence or which is a regular feature of Your Employment;
- x) after a period of casual, temporary or occasional work;
- xi) which results from misconduct leading to Your dismissal;
- xii) as a result of You being detained in prison under the direction of a court of law. (This exclusion will not apply if You are later acquitted.);
- xiii) resulting from any Chronic Condition from which You knowingly suffered on or before the Start Date;
- xiv) as a result of any medical condition for which treatment had been given or diagnosis had been made or investigations commenced during the 12 months immediately before the Start Date and which comes back within 24 months after the Start Date. (This exclusion will not be applied after 24 months have passed without treatment or advice for that medical condition.);
- xv) which is a result of intentional self-inflicted injuries;
- xvi) which is a result of the inappropriate use of alcohol or drugs, including but not limited to the following:
 - Consuming too much alcohol.
 - Taking an overdose of drugs, whether lawfully prescribed or otherwise.
 - Taking Controlled Drugs (as defined by the Misuse of Drugs Act 1971) otherwise than in accordance with a lawful prescription.; or
- xvii) arising from war (whether declared or not), military duty in peacekeeping operations outside the United Kingdom, invasion, riot as an active participant, revolution or any similar event.

For the purposes of exclusions ii) and v) above, the 120 day initial exclusion period for Unemployment cover will be waived, if You:

- for the 6 continuous months immediately before the Start Date;
- held a policy with another insurer providing Unemployment cover, that was replaced by this policy; and
- under which You had not made a claim in the 24 months before the Start Date.

Start Date shall then mean the date Your previous policy commenced. This will only apply in respect of the corresponding amount of Monthly Benefit provided by Your previous policy. In the event of a claim You will need to provide Us with a copy of Your previous policy and proof of premium payment that show Your policy was up to date at the Start Date of this insurance.

Section 7: Carer cover

This Section only applies if Your schedule shows You have selected Disability and Unemployment cover

What We will cover

If Your schedule shows You have selected a 30 Days Waiting Period

If You voluntarily leave Your Work to become a Carer for at least 30 days in a row, We will pay an amount equal to 1/30th of the Monthly Benefit for each further day You are a Carer starting from the 31st day.

If Your schedule shows You have selected a 60 Days Waiting Period

If You voluntarily leave Your Work to become a Carer for at least 60 days in a row, We will pay an amount equal to 1/30th of the Monthly Benefit for each further day You are a Carer starting from the 61st day.

If Your schedule shows You have selected a 90 Days Waiting Period

If You voluntarily leave Your Work to become a Carer for at least 90 days in a row, We will pay an amount equal to 1/30th of the Monthly Benefit for each further day You are a Carer starting from the 91st day.

If Your schedule shows You have selected a 120 Days Waiting Period

If You voluntarily leave Your Work to become a

Carer for at least 120 days in a row, We will pay an amount equal to 1/30th of the Monthly Benefit for each further day You are a Carer starting from the 121st day.

If Your schedule shows You have selected a 180 Days Waiting Period

If You voluntarily leave Your Work to become a Carer for at least 180 days in a row, We will pay an amount equal to 1/30th of the Monthly Benefit for each further day You are a Carer starting from the 181st day.

Benefit will be paid until;

- You cease to be a Carer;
 - We have paid the Maximum Monthly Benefits; or
 - cover ends as described in Section 9;
- whichever happens first.

Benefit will be paid on a monthly basis if You have been a Carer for a full Month. If You cease to be a Carer before a full Month has passed, We will pay You an amount equal to 1/30th of the Monthly Benefit for each day You have been a Carer.

If there are less than three consecutive months of Employment between two periods of Caring, We will classify those two periods as one continuous period of Caring and pay up to an aggregate of the Maximum Monthly Benefits in total. We will not pay Benefit for the time You were working between the two periods. Only one Waiting Period will be applied.

If a period of Caring is immediately followed by a period of Disability or Unemployment or a period of Disability or Unemployment is immediately followed by a period of Caring, We will classify these two periods as one continuous claim and pay up to an aggregate of the Maximum Monthly Benefits in total. Only one Waiting Period will be applied.

After the Maximum Monthly Benefits have been paid for any period of Caring or Unemployment, further claims for Caring or Unemployment will only be considered if there has first been six consecutive months Employment.

You cannot claim for Disability and Unemployment or for Caring at the same time.

What We will not cover

This policy does not cover any period of being a Carer:

- i) if at the Start Date We reasonably believe You were aware of the need, or likely need at any time in

the future, for a member of Your Immediate Family to require a Carer;

ii) if within the first 120 days of the Start Date You apply for a Carer's Allowance, or are notified of receipt of a Carer's Allowance (This exclusion will not be applied if the condition of the member of Your Immediate Family requiring a Carer was due to or caused by an unforeseen event happening after the Start Date.);

iii) where the person You are caring for is not a member of Your Immediate Family; or

iv) arising from war (whether declared or not), invasion, riot as an active participant, revolution or any similar event.

For the purposes of exclusion ii) above, the 120 day initial exclusion period for Carer cover will be waived, if You:

- for the 6 continuous months immediately before the Start Date;
- held a policy with another insurer providing Unemployment cover, that was replaced by this policy; and
- under which You had not made a claim in the 24 months before the Start Date.

Start Date shall then mean the date Your previous policy commenced. This will only apply in respect of the corresponding amount of Monthly Benefit provided by Your previous policy. In the event of a claim You will need to provide Us with a copy of Your previous policy and proof of premium payment that show Your policy was up to date at the Start Date of this insurance.

Section 8: Back to work assistance

This Section only applies if Your schedule shows You have selected Disability and Unemployment cover.

The benefits of Your policy includes an Unemployment telephone assistance service. This service is provided by an independent team of expert advisers. It is completely confidential and calls will not be recorded. The costs of this service will be met by Us.

This service provides:

- Telephone advice and a "Back to Work" guide containing practical help and guidance on job seeking, CV preparation and interview techniques.

- Access to a job vacancy database that is updated daily with jobs that are not necessarily advertised.

In the event that We accept a claim under Section 6 Unemployment cover We will then arrange for an adviser to contact You.

Section 9: Premium and termination of insurance

Premiums

Your premium is payable monthly and collected by UIB by direct debit .

Cancellation of Your insurance

(i) Your cover and entitlement to Benefit will end automatically as soon as one of the following occurs:

- You retire from Employment;
- You reach the age of 65; or
- You die.

(ii) You may cancel this policy by notifying UIB:

- by telephone on 0343 178 1226 (Mon to Fri 9am - 6pm; Sat 10am - 2pm)
- by email to customer-care@uibuk.com
- by writing to UIB Customer Services, Linton House, 39-51, Highgate Road, London, NW5 1RT.

(iii) Your cover will end automatically if You do not pay Your premium on the date it is due.

(iv) In the event of fraud, We may cancel Your policy immediately and no refund of premiums will be given.

(v) We may cancel this policy by UIB giving You 90 days' notice in writing to the contact details that we hold for you. If We do, any premium You have paid for the period after the cancellation date will be refunded. It may become necessary for Us to cancel Your policy due to:

- You failing to provide any material information that We ask for in Your application for this policy or in relation to any claim,
- any actual or predicted legal or regulatory requirement,
- an actual or projected unforeseen increase in claims under all policies of the same type issued by Us, or
- an unforeseen event that prevents Us from continuing to provide, or UIB or Cigna Insurance Services continuing to administer, Your policy.

If the policy is cancelled due to (i) above, no claim payments will be made after the date of cancellation.

If the policy is cancelled due to (ii), (iii) or (v) above, claim payments will be made for any valid claim which occurs before the cancellation date.

Section 10: Changes

How We can change Your Policy

We will periodically review premium rates and policy terms and have the right to amend them to reflect:

- the actual or projected increases or reductions in the claims experience from all of the policies of the same type issued by Us,
- changes in the general law or to the decisions of the Financial Ombudsman Service, or
- to meet regulatory requirements or to reflect new industry guidance and codes of practice which are there to raise standards of consumer protection.

We will give You notice of any changes that We have to make by UIB giving You at least 60 days written notice to the contact details that we hold for you.

If We make any alterations and You are unhappy with those changes, You can cancel Your policy as set out in Cancellation of Your insurance (ii) above.

How You can change Your Monthly Benefit or Waiting Period

The Monthly Benefit or Waiting Period may be amended by contacting UIB on 0343 178 1226 (Mon to Fri 9am - 6pm; Sat 10am - 2pm). The change will take effect from the next premium collection date provided that You are not receiving Monthly Benefit under the policy or You are aware of any impending claim. If you are current receiving Monthly Benefit under the policy or you are aware of any impending claim then We are unable to amend the Monthly Benefit or Waiting Period on your policy.

What We will not cover following an increase in Monthly Benefits

The following additional exclusions will apply to the increase in Monthly Benefit:

Section 5 Disability cover and Section 6 Unemployment cover

We will not pay the increase in Monthly Benefit for any claim caused by or resulting from any medical condition:

- which You knew about on or before the date You applied for the increase; or

- for which treatment had been given or diagnosis had been made or investigations commenced during the 12 months immediately before the date You applied for the increase and which comes back within 24 months after the date You applied for the increase. (This exclusion will not be applied after 24 months have passed without treatment or advice for that medical condition.);

Section 6 Unemployment cover

We will not pay the increase in Monthly Benefit for any Unemployment claim where:

- Your Employment ends within 120 days of the date You applied for the increase; or
- You knew the Unemployment to be impending at the date You applied for the increase, whether or not You had received official notice.

Section 7 Carer cover

We will not pay the increase in Monthly Benefit for any Caring claim where:

- on or before the date You applied for the increase We reasonably believe You were aware of the need, or likely need at any time in the future, for a member of Your Immediate Family to require a Carer; or
- within the first 120 days of the date You applied for the increase You apply for a Carer's Allowance, or are notified of receipt of a Carer's Allowance (This exclusion will not be applied if the condition of the member of Your Immediate Family requiring a Carer was due to or caused by an unforeseen event happening after the date You applied for the increase).

In some circumstances, the amount of Monthly Benefit You receive under this policy may affect Your entitlement to State benefit. Your local Jobcentre Plus will be able to provide You with more details.

Telling Us about changes in Your circumstances

Please tell UIB if any of Your circumstances change which may affect Your insurance.

Examples of some changes You should tell UIB about are:

- If Your Employment status changes
- If You change address

Please note that this is not a complete list. If You are not sure whether You need to tell UIB about a change in circumstances, tell UIB anyway.

Section 11: How to make a claim

If You need to make a claim, please call Cigna Insurance Services on 0330 102 6244. For your protection calls may be recorded and may be monitored. We will take the details of Your claim and advise You of the next steps. Please have Your policy number and bank details available when You call.

For a Disability claim Your Doctor will need to provide details. The start date of Your claim will be the date Your Doctor has certified You as unfit for Work.

For an Unemployment claim You should register with Jobcentre Plus as soon as You become Unemployed. The start date of Your claim will be the date You have registered with the Jobcentre Plus as being Unemployed.

If You are Self-Employed, or are an employee who has a controlling interest in the company which is employing You, and You are making an Unemployment claim, You must provide proof that:

- You have involuntarily ceased trading and declared this to HM Revenue & Customs. You will be required to supply a copy of this notification to Us, and
- You are registered as Unemployed with Jobcentre Plus (in Great Britain), or the equivalent government agency in Northern Ireland. You must be available and actively looking for Employment.

We may also require the name and address of Your accountant, if You have one.

If You are a Carer making a claim, We need satisfactory proof that You are required to look after a member of Your Immediate Family, that You have completed a Carer's Allowance claim pack and are either in receipt of or awaiting a Carer's Allowance.

- Correspondence should be sent to Cigna Insurance Services, 1 Drake Circus, Plymouth PL1 1QH.
- When making a claim any proof required must be provided at Your expense.
- We reserve the right to make any enquiries relating to Your claim, contact Your employers or ask You to undergo an independent medical examination at Our expense.
- All claim payments will be made to Your bank account.
- If You or Your partner are eligible for any State benefit, You should advise Jobcentre Plus if You are also claiming under this policy. In some circumstances, the amount of Monthly Benefit You receive under this policy may affect Your

entitlement to State benefit. Your local Jobcentre Plus will be able to provide You with more details

- Benefits are subject to UK tax legislation that applies at the time of any claim. It is Your responsibility to declare any payments for the purposes of income tax, if legislation requires.

When You tell Us about circumstances which may or may not give rise to a claim, the information on Your application form and any other information You provide relating to these circumstances, will be put onto a register of claims, through which insurers share such information to prevent fraudulent claims. A list of participants and the name and address of the operator are available from Cigna Insurance Services on request.

Should You make any claim which is false or fraudulent in any respect, You will forfeit all rights under this policy, which will be cancelled from the start date of the claim. Any monies paid to You will be recovered and no refund of premium will be made.

Over Insurance

We may ask You to provide the following:

- If you are an employee - salary slips or a P60 tax document.
- If you are Self-Employed - bank statements or Your accounts.

In order to confirm your Monthly Benefit does not exceed 50% of Your Gross Monthly Income. In the event Your Monthly Benefit does exceed 50% of Your Gross Monthly Income, the Benefit payable will be reduced proportionately. You will receive a proportionate refund of premium.

Other Insurances

We may ask You to provide details of other income, repayment or payment protection insurance policies under which You may also be claiming disability, unemployment or carer benefits. In these circumstances the Monthly Benefit will be reduced so that the total benefits paid, under all such insurances do not exceed 50% of Your Gross Monthly Income. You will receive a proportionate refund of premium.

Section 12 Customer service

You have the right to expect the best possible service and support. If UIB or Cigna Insurance Services has not delivered the service that You expected or You are concerned with the service

provided, UIB or Cigna Insurance Services would like the opportunity to put things right. If You feel we have fallen short of our standards, please contact UIB or Cigna Insurance Services.

UIB is responsible for complaints arising out of the issue and administration of the policy. Cigna Insurance Services is responsible for complaints arising out of the policy itself and the administration of claims.

Post: UIB Customer Relations,
Linton House,
39-51 Highgate Road,
London NW5 1RT
Telephone: 0343 178 1226 (Mon to Fri 9am - 6pm;
Sat 10am - 2pm)
Email: customerrelations@uibuk.com

Post: Cigna Insurance Services (Europe) Limited
Customer Relations Department
1 Drake Circus
Plymouth, PL1 1QH
Telephone: 0330 102 6244. (Monday to Friday 9am-
5pm) For Your protection calls may be recorded and
may be monitored.
Email:
customerrelations.plymouth@cignainsurance.co.uk

What to do if You are still not satisfied.

If You are still not satisfied then You may be able to refer Your complaint to the Financial Ombudsman Service. You must approach the Financial Ombudsman Service within six months of our final response to Your complaint. We will remind You of the time limits in the final response.

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR
Telephone: 0800 0 234 567, free for people phoning from a "fixed line" (for example, a landline at home); or 0300 123 9 123, free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

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 Cigna Insurance Services' complaints procedure.

However the Financial Ombudsman Service may not adjudicate on any cases where litigation has commenced.

Section 13 Financial Services Compensation Scheme (FSCS)

CIGNA Europe Insurance Company S.A.-N.V. is covered by the Financial Services Compensation Scheme (FSCS). If they are unable to meet their obligations, You may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim. Further information is available from the FSCS at www.fscs.org.uk or by contacting them at 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU or by telephone on 0800 678 1100 or 020 7741 4100.

This policy is administered by Union Income Benefit Holdings Ltd. This policy is managed and claims are administered by Cigna Insurance Services (Europe) Limited and underwritten by CIGNA Europe Insurance Company S.A.-N.V.

Union Income Benefit Holdings Ltd. Registered in England and Wales No. 03877610 Registered Office 4th Floor, 7/10 Chandos Street, London W1G 9DQ. Union Income Benefit Holdings Ltd. is authorised and regulated by the Financial Conduct Authority (FCA). FCA Register No.307575

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CIGNA Europe Insurance Company S.A.-N.V. UK Branch Chancery House, St Nicholas Way, Sutton, Surrey SM1 1JB. Registered in Belgium with limited liability (Brussels trade register no. 0474624562), Avenue de Cortenbergh 52, 1000 Brussels, Belgium. Subject to the prudential supervision of the National Bank of Belgium, Boulevard de Berlaimont 14, 1000 Brussels (Belgium) and to the supervision of the Financial Services and Markets Authority (FSMA), rue du Congrès 12-14, 1000 Brussels (Belgium), in the field of consumer protection and subject to limited regulation by the Financial Conduct Authority. Details of the extent of our regulation by the Financial Conduct Authority are available on request.

UIB Customer Care

Customer Care Statement

We recognise that despite our commitment to providing a professional service at all times, you may sometimes feel unhappy with the service you receive from 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 quality and training purposes.

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

How do I make a complaint about the services offered?

If your complaint relates to the sale or administration of your policy you should contact the UIB Customer Services team

- by email to customerrelations@uibuk.com
- by telephone on 0343 178 1226 (Mon to Fri 9am - 6pm; Sat 10am - 2pm)
- by writing to UIB Customer Services, Linton House, 39-51 Highgate Road, London NW5 1RT

You will be sent a written acknowledgement of your complaint within 5 business days of receipt giving the name of the individual handling the complaint and including details of our internal complaint procedures. A final response must be provided within 8 weeks of receipt of your complaint. If we are unable to meet this deadline we will provide you with a full explanation, provide reasons for the delay and indicate when a final response can be provided.

If you are dissatisfied with this delay you are entitled to refer your complaint to the Financial Ombudsman Service at this stage. If, following receipt of our final response, you feel the matter has not been resolved to your satisfaction you can refer your complaint to the Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR.

Contact Us

Customer Services

Telephone: 0343 178 1226

Email: customercare@uibuk.com

Address:

Linton House

39/51 Highgate Road

London

NW5 1RT

Lines open Mon to Fri 9 a.m. to 6 p.m., Sat 10 a.m. to 2 p.m.

Telephone calls may be recorded for monitoring and quality purposes.

Claims

Telephone: 0330 102 6244

Address:

Cigna Insurance Services (Europe) Limited

1 Drake Circus

Plymouth

PL1 1QH

Lines open Mon to Fri 9 a.m. to 5 p.m. For Your protection

calls may be recorded and may be monitored.