



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 GMB member you are entitled to obtain FREE £5,000 Accidental Death Cover which pays out if you die as the result of an accident. Cover is for UK residents aged 18-69. It lasts for one year and then you can renew it again for free*. Please see a summary of your policy wording overleaf.

To register for your cover please complete and return the form below or register online by visiting www.GMBProtect.com/RS

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

This cover is just one of the valuable benefits of your GMB membership and will help provide financial security for your family. Don't miss out on yours - register today.

Yours sincerely

GMB Membership Benefits

* Terms and conditions apply.

GMB is an Introducer Appointed Representative of GMBProtect, a trading name of Union Income Benefit Holdings Ltd who arrange this insurance and are authorised and regulated by the Financial Conduct Authority. GMBProtect telephone lines open: Mon to Thurs 9am to 7.30pm, Fri 9am to 6pm. Calls are free of charge and may be monitored for quality and training purposes. GMBProtect address: 39/51 Highgate Road, London NW5 1RT.

Complete this coupon, detach and send it to GMBProtect at: FREEPOST UNION INSURANCE

(It's as simple as that, no need for a stamp either! To ensure safe delivery, please print only the freepost address on the envelope in block capitals)

£5,000 FREE Accidental Death Cover

Cover lasts for one year, then you can renew again for **free**.

TITLE: _____

REF NUMBER: **ADC-GMB-RS**

SURNAME: _____

DATE OF BIRTH: - -

FORENAME(S): _____

PERSONAL EMAIL:

MOBILE: TEL (INC STD CODE):

HOME ADDRESS: _____

POSTCODE: _____

GMBProtect 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.GMBProtect.com/policy or on request from GMBProtect 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.

Eligibility

To be eligible for the cover, you must:

- be permanently resident in the United Kingdom
- be aged between 18 and 69 years inclusive at the start date.

The insurer

This policy is underwritten by Advent Insurance PCC Ltd – UIB Cell.

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

GMBProtect is a trading name of Union Income Benefit Holdings Ltd who arrange this cover and are authorised and regulated by the Financial Conduct Authority register number 307575. GMBProtect do not provide advice or a personal recommendation but product information to enable you to decide whether or not to apply for the cover.

- 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

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
 - 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 register a claim contact the claims administrator Compass Underwriting in writing or by telephone on 0800 014 7028 or by email to claims@uibuk.com.

What happens if you are not satisfied with our service?

Any complaints about this insurance policy should be addressed to GMBProtect who arranged it for you. If they cannot resolve the complaint to your satisfaction, you can contact:

- For Sales and Administration complaints: the Financial Ombudsman Service, Insurance Division;
- For Claims and Policy Terms complaints: the Consumer Complaint Unit, Malta Financial Services Authority.

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

The Financial Services Compensation Scheme (FSCS)

Advent Insurance PCC Ltd – UIB Cell 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).

Data Protection Notice

The Personal Information you provide.

Advent Insurance PCC Ltd (UIB Cell) and Union Income Benefit Holdings Ltd, the **administrator**, are the joint data controllers (as defined in the Data Protection Act 1998) 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 sensitive personal data (as defined in the Data Protection Act 1998) and means any information that identifies an individual and includes any sensitive personal information (e.g. trade union membership, information about health or medical condition(s)).

Your Personal Information will be used for the purpose of providing insurance services. By providing Personal Information, **you** consent that **your** Personal Information, will be used by **us**, the **administrator**, **our** reinsurers, service providers/ business partners, and our agents for administration, customer service, claims handling, assistance services, customer profiling, and for management and audit of **our** business operations. This is the legal basis on which **we** process your Personal Information. **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** and the **administrator** will not share **your** Personal Information with any other third parties unless **you** have provided explicit consent. 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**. **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 and Malta, but if this is necessary it will be ensured that appropriate safeguards are in place to protect **your** Personal Information. **You** have the right to ask **us** or the **administrator**, what Personal Information is held about **you** and it will be provided to **you** in accordance with applicable law and in an intelligible format. No fee will be charged for this. Any Personal Information

which is found to be incorrect will be corrected promptly. **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 account operation. **We** or the **administrator** will keep information about **you** only for as long as it is appropriate for the services that **we** have provide or have provided to **you**. By registering for a product with **us** and the **administrator** **you** are consenting for **us** to use **your** Personal Information in the ways that **we** have set out above. If **you** wish to withdraw consent to **us** processing the Personal Information that **we** are processing on a legal basis, **we** will unfortunately not be able to provide the product to **you**. **You** have the right to withdraw **your** consent to **us** and the **administrator** processing any of your Personal Information at any time, if it is not specifically required for **us** and the **administrator** to provide and administer the product that **you** have purchased or registered for. If **you** consent for the **administrator** to do so the **administrator** will share **your** Personal Information within their group in order to identify which of their products and services may be of interest to **you**. If at any time **you** no longer wish to receive marketing information about their products and services, **you** can contact the **administrator** using the details provided below. Your data may also be used for research and statistical purposes e.g. to analyse groups or individuals interests and preferences to improve **our** and the **administrator's** products and services. For questions regarding **your** Personal Information held by **us** or the **administrator** or if **you** wish to request a copy of the information, please contact the **administrator**:

UIB Customer Services:

- by email to customer@uibuk.com
- by telephone on 0343 178 1255 (Mon to Fri 9am – 6pm)
- by writing to Customer Services, 39-51 Highgate Road, London NW5 1RT

If **you** have a complaint about how **we** or the **administrator** have used **your** information that **we** cannot resolve 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. Telephone: 0303 123 1113.