

UiBank LifeCare+

**<Name>**

<Address>

Date: <Date>

**Account Number: <AccountNum>**

**Policy Number: <PolicyNum>**

**Reference: <Ref>**

**Purpose: <Purpose>**

Dear <Title> <LastName>,

Following your recent enquiry, we’re please to enclose your new policy documents.

# CONTRACT OF INSURANCE WITH LIFECARE+

This policy, the schedule, the certificate of LifeCare insurance, information you gave us in the proposal form or statement of insurance and declarations that you have made, form a legally binding contract of LifeCare insurance between you and UiBank Insurance Company Limited, trading as UiBank Insurance. This contract of LifeCare insurance is a contract personal to you and you cannot transfer it to anyone else. We agree to insure you under the terms of this contract of LifeCare insurance against any liability, loss or damage that occurs within the geographical limits during the period of insurance for which you have paid, or agree to pay, the premium. You must read this policy, the schedule and the certificate of LifeCare insurance together. The schedule tells you which sections of the policy apply and identifies any endorsements. Please check all three documents carefully to make sure that they give you the cover you want and that you comply with all the relevant terms and conditions, including any endorsements. It is not intended that the Contracts (Rights of Third Parties) Act 1999 should confer any additional rights under this policy in favour of any third party. Unless we agree with you to apply the laws of another country, English Law will apply to this contract (unless you live in Guernsey or Jersey, where Guernsey or Jersey law will apply). All communications will be in English.

# YOUR COVER

The current schedule shows what you are covered for. The different kinds of cover are: n Comprehensive – Sections 1, 2, 3, 4, 5, 6, 7 and 8 apply. Part B only applies to comprehensive cover if the guaranteed hire car cover is shown on your schedule and you have paid the additional premium. n Third Party Fire and Theft – Sections 1, 2, 6 and 7 apply. n Third Party Only – Sections 1, 6 and 7 apply. n Fire and Theft Only – Section 2 only. USE This contract of LifeCare insurance only covers you if you use the insured car in the way described in your certificate of LifeCare insurance (under ‘Limitations as to Use’) and any endorsements. COOLING-OFF CANCELLATION RIGHT We hope you are happy with the cover this policy provides. However, you have the right to cancel it within 14 days of receiving the policy, without giving any reason. You may cancel using this “cooling-off” period by telling us, or your insurance broker. If you do cancel in the first 14 days using the ‘cooling-off’ cancellation condition, we will charge you pro rata, subject to a minimum fee of £25 plus Insurance Premium Tax, for the cover provided from the beginning of the contract until the policy is cancelled, unless we are required to make a total loss payment under the policy, under which circumstances a refund of the premium is not payable.