Member Protection Plan

Member document

This is an Important Document – please retain for future reference

Introduction

The Member Protection Plan (MPP) is underwritten by Aviva Life & Pensions UK Limited (the "Insurer"). CMutual Group Limited are the intermediary for the MPP and carry out the administration and claims services on behalf of the Insurer.

The Credit Union, CMutual Group Limited and the Insurer have not provided advice or given a recommendation on the suitability of the MPP for a Member's personal circumstances.

What is the Member Protection Plan?

The MPP provides a Benefit for each Member who opts to participate in the MPP and the Policy pays the Benefit to the Credit Union for payment into the deceased's Member's Share Account. This Benefit can help pay towards funeral expenses or any outstanding debts, or provide a legacy, following the Member's death.

What is the Benefit under the MPP?

The MPP pays a fixed monetary benefit on the death of a Member who participates in the MPP at the date of their death.

The fixed Benefit for the period from 1st April 2026 to 31st March 2027 is £5,000

The fixed Benefit cannot by changed by the Insurer during the year but can be changed by the Insurer at review. Any proposed changes to the Benefit will be communicated to Members participating in the MPP in advance of the following year. The changes will only have effect in the following year.

Inflation may, over time, reduce the effective value of the Benefit.

Who will receive the Benefit?

Where the Insurer accepts a death claim on the Policy, an amount equivalent to the Benefit will be paid by the Insurer to the Credit Union and the Credit Union will make payment into the deceased's Member's Share Account.

What is the cost of the Benefit and when is it paid?

The annual cost of the MPP is £80

The annual premium for the MPP for each year on which a Member participates, will be paid by the Credit Union to the Insurer at the start of the Policy Year, or pro-rata at the start of each month, and will then be deducted by the Credit Union from the Member's Share Account by no later than the 15th day of the respective month.

Can the cost of the MPP and/or the Benefit be changed?

The cost of the MPP and the Benefit are fixed for each Policy Year.

At the end of each Policy Year, the Insurer can review the MPP for the following year, and can vary the cost and/or the Benefit upwards or downwards.

Any proposed changes to the MPP at a review date will apply for the following year only and will be communicated in advance to Members participating in the MPP by their Credit Union.

Each Member should ensure that they maintain a sufficient balance of available funds in their Credit Union Share Account in order to meet the cost of the Benefit under the MPP.

Who is eligible to join the MPP?

A Member is eligible to join the MPP if, at the time of joining they:

- are between the age of 16 and 70 years;
- are a Member of the Credit Union;
- are a resident in one of the Standard Territories.

What is the Policy Year?

The MPP runs for an initial annual period from 1st April 2026 to 31st March 2027 and, so long as the Insurer gives notice of renewal, shall renew for further annual periods from April to March thereafter.

When will a Member's participation in the MPP start?

If a Member of the Credit Union who has "opted-in" to the MPP before 1st April of any year when the MPP is available, their participation in the MPP will start on that 1st April.

For Members who 'opt-in' following 1st April, MPP participation will commence on the next Enrolment Date following the date they opt-in, with a corresponding pro-rata cost due for the remaining term of the annual Policy Year.

Can a Member cancel their participation in the MPP?

- A Member may cancel their participation in the MPP at any time by giving one week's written notice to the Credit Union.
- A Member's participation in the MPP will automatically be cancelled on the last day of the calendar month in which:
    - the available balance held on the Member's Share Account is insufficient to meet the cost of their participation in the MPP, or
    - a Member ceases to be a Member of the Credit Union.

The MPP does not have a cash or surrender value. If a Member cancels their participation in the MPP or if a Member's participation is automatically cancelled any payments taken from their account for the unused portion (calculated on a daily basis) of their participation in the MPP taken will be refunded to the Member's Share Account.

Significant Features & Benefits

- **guaranteed acceptance without medical information** – provided that the Member meets the eligibility requirements (see 'Who is eligible to join the MPP') they will be accepted into the MPP without medical information. Please note that medical terms and conditions do apply to the MPP. (see the 'Significant and Unusual Exclusions & Limitations' below).
- **life cover** – the fixed sum Benefit is payable on death of a Member participating in the MPP at the date of their death so long as the cause of death is not excluded (see the 'Significant and Unusual Exclusions & Limitations' below).

Significant and Unusual Exclusions & Limitations

The Benefit under the MPP will not be payable if the Member dies as a direct result of:

- insurrection or any act of war, declared or undeclared, revolution, terrorism, usurped power or action taken by the governmental authority in hindering or defending against any of these;

- nuclear reaction, radiation or radioactive contamination;
- an illness or injury that occurs within the first 6 months of your membership of the MPP, where you received medical advice, consultation or treatment for that illness or injury within the 6-month period prior to your commencement of membership of the MPP;
- suicide that occurs within the first 12 months of the Member's cover;
- the illegal use of drugs and/or the consumption of alcohol or the abuse of legal drugs or drugs prescribed by a medical doctor;
- where death has occurred as a result of perpetrating any criminal activity; or
- flying in an aircraft except as a passenger or crew member of a commercial airline licensed as a common carrier.
- an Operational Death that occurs whilst in the service of the UK armed forces or the armed forces of any country.

The Benefit under the MPP is **not** payable if the Member dies, while a Member of the MPP, outside the Standard Territories or any territories agreed with the Insurer, unless on Holiday with documented arrangements to return within 31 days, or as part of normal working duties on the United Kingdom's Stations and Armed Forces Bases worldwide, provided it is not an Operational Death. For the purposes of this exclusion, the place of death of a Member is determined by the location where the death occurs or, if that is not known, where the body is found.

All claims under the MPP must be reported to the Credit Union within two years of the date of death.

Law applicable to the MPP
The law of England and Wales will apply to this MPP.

Who is the Insurer?
The Policy is underwritten by Aviva Life & Pensions UK Limited, authorised and regulated by the Prudential Regulation Authority and the Financial Conduct Authority.

How to make a Complaint
CMutual Group Limited at all times aims to provide the Member with first class service but there may be times when the Member feels that this has not been achieved.

A Member can make a complaint by:

- Phoning the CMutual Member Protection Plan Administration Team on 0121 8248 100 or
- Writing to CMutual Complaints at: 10.2 Centre City, Hill Street, Birmingham, B5 42A or
- E-mailing CMutual at insurance@cmutual.co.uk

Making a Claim
A Member's representative can make a claim by contacting the Credit Union at Enterprise Credit Union, Hall Lane, Huyton, Liverpool, L36 6AX.

A claim must be notified to the Credit Union as soon as possible after death, but no later than 2 years after death. If notice and/or proof cannot reasonably be given within this period, the claim will not be invalidated if it is shown to have not been reasonably possible to give notice and/or proof, prior to the date it is first presented.

A Member's legal representatives or their beneficiaries will need to provide the Credit Union with the information required to support the claim. Because this will include sensitive information it cannot be processed unless a completed consent form is received.

Data Protection
The Insurer and Credit Union will each act as a separate and independent Controller in relation to any Personal Data (which includes Special Category Data, such as where a Member is a member of a trade union) which is processed to administer the Policy and for claims handling purposes. Such Personal Data includes Member name, gender, date of birth, and that such Member is a member of the Credit Union and will also be used to comply with legal/regulatory obligations, and for fraud prevention and record-keeping purposes. The Insurer's use of Personal Data may involve the sharing of Personal Data with other insurers for claims purposes, reinsurers, governmental bodies in relation to preventing fraud and the Insurer's group companies.

The Insurer and the Credit Union will each comply with its own respective obligations under the Data Protection Laws in respect of the processing of any Personal Data and as Controller, will be responsible for the processing of any Personal Data.
For further information about how the Insurer will process Personal Data under this Policy or if Members would like more information about their data subject rights, please see the Insurer's Group Protection Insurance Privacy Policy available at aviva.co.uk/privacypolicy. The Credit Union or the Members can request a copy by contacting the Insurer at Aviva, Freepost, Mailing Exclusion Team, Unit 5, Wanlip Road Ind Est, Syston, Leicester, LE7 1PD.

If the Credit Union, or any Members, have any questions about how the Insurer uses Personal Data or if Members want to exercise their rights, please contact the Insurer's Data Protection Officer by writing to them at The Data Protection Team, Aviva, PO Box 7684, Pitheavlis, Perth PH2 1JR or emailing **DATAPRT@aviva.com**.

Preventing fraud
The Credit Union and/or the Insurer may make the information that is provided by a Member at the time of applying for this MPP available to other insurers for claims purposes. Insurers, lenders and their agents may also share information provided by the Member to them and may carry out checks against publicly available information as necessary. The Credit Union and/or the Insurer will use information provided in support of a claim to assess whether a Member is eligible to claim. This information may be disclosed to third parties to assess the claim on the Credit Union's and/or the Insurer's behalf.

If information provided turns out to be false, the information may be shared with fraud prevention agencies and databases and other insurance industry bodies in order to prevent fraud. The Credit Union and/or the Insurer may also use this information for underwriting purposes that is to say for assessing the claims history of the Insurer's policyholders generally and for setting the price of this insurance in the future.

Definitions

As used in this policy document these words shall have the following meanings:

- **Benefit** – the total amount of benefit payable under the MPP following a successful claim;
- **Controller, Process/Processing** will have the meaning as set out in Data Protection Laws**.**
- **Credit Union** – Enterprise Credit Union;
- **Data Protection Laws –** Means all applicable laws, rules, regulations, regulatory guidance, regulatory requirements from time to time relating to the processing of Personal Data and privacy in the UK which includes the Channel Islands and the Isle of Man;
- **Enrolment Date –** 1st day of the next Calendar Month following the date the Member opts to join or meets the qualification criteria.
- **Holiday** – a period of time during which the Member leaves the Standard Territories with documented arrangements to return within thirty one (31) consecutive calendar days;
- **Insurer** – Aviva Life & Pensions UK Limited;
- **Member** – a natural person who is a member of the Credit Union and who is a member of the MPP;
- **Operational Accident** - means any accident occurring during an event referred to in the definition of Operational Death or during training carried out in the area where the event occurs in order to improve or maintain the effectiveness of the United Kingdom's Armed Forces (Armed Forces of the Crown), Reserves and Cadet Forces with respect to any such event;
- **Operational Death** - means the death of a Member resulting from their service as a member of the United Kingdom's Armed Forces (Armed Forces of the Crown) or armed forces of any country, Reserves and Cadet Forces, such death being directly attributable to war, invasion, hostilities (whether war declared or not) civil war, rebellion, revolution, terrorism, riot or civil commotion. Death must be caused by enemy action/fire, friendly action/fire, Operational Accident, nuclear, chemical, radiological or chemical means.
- **Personal Data** - Means any personal data, as defined in the Data Protection Laws, disclosed by the Credit Union or the Insurer to the other in the performance of that party's rights or obligations under the Policy;
- **Policy** - the Member Protection Plan Group Life Insurance policy issued to the Credit Union by the Insurer;
- **Policy Year –** is from the start date of the policy until the following 31st March, and each subsequent 12 month period.
- **Premium**- the amount the Credit Union must pay for the cover provided for members under the MPP;
- **Share Account** – the accounting records of the Credit Union on which are recorded the Member's deposits, withdrawals and savings balances;
- **Special Category Data** - Means any special categories of personal data as defined in the Data Protection Laws, disclosed by the Credit union or the Insurer to the other in the performance of that party's rights or obligations under the Policy; and
- **Standard Territories** – Western Europe (i.e. Ireland, the United Kingdom, France, Germany, Belgium, Netherlands, Luxembourg, Italy, Spain, Portugal, Austria, Switzerland, Denmark, Sweden, Finland and Norway), North America (i.e. United States of America and Canada), Australia and New Zealand.