

- I understand that this Programme runs from January to December each year. Thereafter the Programme if renewed by the insurer, will run for a calendar year at a time, the ongoing Programme period.
- Should I wish to opt-out or cancel my participation in the Member Death Benefit Insurance Policy, I will inform Le Chéile Credit Union Ltd. in writing of my decision.
- My understanding is that my participation in the Programme will automatically stop should I cease to be a member of Le Chéile Credit Union Ltd. or if there are insufficient funds in my account to cover the annual cost of my fee.
- I understand that the insurer can opt to terminate the Programme and cover at the end of each Programme period.

I confirm that the information I have provided to Le Chéile Credit Union Ltd. is correct and I provide my consent to this information being shared with CMutual and its insurers, for the purpose of my membership of the Member Death Benefit Insurance Programme

Signature:

Date:

I confirm that I authorise Le Chéile Credit Union Ltd. to deduct the cost of my cover in the Programme (the fee), which I acknowledge may be reviewed and/or changed annually, from my credit union shares account.

I understand that if there are insufficient funds in my account to pay the annual fee, then my membership of the Member Death Benefit Insurance Programme will lapse.

Signature:

Date:

For Office Use Only:

Received:

Checked:



CONTACT US

- **Call:** 046 943 2432
- **Click:** www.lecheilecu.ie
- **Come In:** Offices in Athboy and Oldcastle

Le Chéile Credit Union Limited is regulated by the Central Bank of Ireland.

APPLICATION FORM: MEMBERS DEATH BENEFIT INSURANCE PROGRAMME

Life is fragile. Provide peace of mind for you and your loved ones.



Le Chéile - for life
CREDIT UNION



The Benefits

However we plan, we don't always get time to prepare for the unexpected. Life is fragile. Le Chéile Credit Union Member Death Benefit Insurance Programme can help your loved ones with the financial expenses in the event of your death.

- Our new Member Death Insurance Programme provides peace of mind for you and your beneficiaries in one easy quick step.
- Guaranteed payment of €1,700 to your beneficiaries. in the event of your death* by signing up to €76 per year [this programme will auto renew each year].
- To qualify for Member Death Benefit Insurance, you must be a member of Le Chéile Credit Union with a minimum of €20 in your account at all times.
- No medical questions. T&C's Apply

How does it work?

As a not for profit organisation, we offer extra peace of mind to our members at a fantastic price.

- Pay just €76 per year per member. This payment is collected in one sum by Le Chéile Credit Union directly from your account each year.
- €1,700 is paid to your beneficiaries in the event of your death.
- Available to all members who join the MDBI Programme before their 71st birthday.

Important Information

*A pre-existing medical condition limitation applies to this Programme. This means that cover is not provided if a member were to die from a pre-existing medical condition during the first six months of their membership of the programme. Terms and conditions apply.

Le Chéile Credit Union Ltd. Member Death Benefit Insurance Programme is a group policy of the credit union and open to participation by members, subject to eligibility criteria outlined in the Key Facts & Summary provided to me by Le Chéile Credit Union or at www.lecheilecu.ie.

The Programme is arranged, on behalf of Le Chéile Credit Union Ltd. by CMutual Service [Ireland] Ltd., which is regulated by the Central Bank of Ireland.

The policy is underwritten by Utmost Pan Europe dac which is authorised by the Central Bank of Ireland.

The details provided in this application form together with any other information that is furnished to us in connection with this application will be retained and processed by Le Chéile Credit Union in accordance with our privacy statement which is available on our website www.lecheilecu.ie and in our banking hall.

How can I apply?

Please fill out the Application Form and give it to a staff member.

Click www.lecheilecu.ie and download the Application Form, Key Facts & Policy Summary. Fill in the form and email it to info@lecheilecu.ie

Application Form

Le Chéile Credit Union Member Death Benefit Insurance Programme: OPT-IN Confirmation

Name:

Date of Birth:

Address:

Email Address:

Account Number:

Mobile Number:

I wish to opt-in/avail of the Member Death Benefit Insurance Programme as provided by Le Chéile Credit Union Ltd. and arranged by CMutual Service [Ireland] Ltd.

I confirm that:

- I am a member of Le Chéile Credit Union and am eligible to join the Member Death Benefit Insurance Programme.
- I have read and understood the Key Facts & Policy Summary as provided to me.
- I will undertake to have sufficient funds in my credit union shares account to pay for the annual fee attaching to the provision of this insurance cover and my inclusion in the Programme.
- I understand that this is a Programme that will auto renew on an annual basis, and the attaching fee will be deducted from my credit union shares account on this basis.
- I am also aware that the benefits and costs of this Programme may be varied annually but I will be informed of any such changes or updates through Le Chéile Credit Union's AGM booklet, e-AGM booklet and from the website www.lecheilecu.ie.