

# Death Benefit Insurance



only  
**€60**  
per year

now with  
**€2,300** cover

## SIGN UP TODAY

complete the form overleaf

 **member First**  
CREDIT UNION

*the next generation credit union*

Terms and conditions apply. Member First Credit Union is regulated by the Central Bank of Ireland.

# Death Benefit Insurance Application Form

To sign up for Death Benefit Insurance, please complete the application form below.

(FORM SHOULD BE COMPLETED IN BLOCK CAPITALS)

**Account No:**

**Name:**

**Address:**

**Date of Birth:**

**Telephone:**

**Email:**

By signing below you confirm that you have read the terms and conditions overleaf, and are allowing Member First to debit your share account by €60 each year to pay for your Death Benefit Insurance.

I wish to avail of the Member Death Benefit Insurance Programme as provided by Member First Credit Union, and arranged by CUNA Mutual Group Services (Ireland) Ltd.

**Signature:**

**Date:**

01/23

## Office use only:

Verified by: \_\_\_\_\_

Date: \_\_\_\_\_

Entered by: \_\_\_\_\_

Date: \_\_\_\_\_

# Death Benefit Insurance Terms and Conditions

By signing up to the Member First Credit Union Death Benefit Insurance Program, you confirm that;

- The information you have provided to Member First Credit Union is correct and you provide your consent to this information being shared with CUNA Mutual and its insurers, for the purposes of your membership of the Member Death Benefit Insurance Program.
- You authorise Member First Credit Union to deduct the cost of the cover in the Program (the fee), which you acknowledge may be reviewed and/or changed annually, from your credit union share account.
- You are a member of Member First Credit Union and are eligible to join the Member Death Benefit Insurance Program;
- You have read and understood the Key Facts and Program Summary as provided to you on a separate document;
- You will undertake to have sufficient funds in your share account to pay for the annual fee attaching to the provision of this insurance cover and your inclusion in the Program;
- You understand that this is a Program that will auto-renew on an annual basis, and the attaching fee will be deducted from your share account on this basis;
- You are also aware that the benefits and cost of this Program may be varied annually but you will be informed of any such changes or updates through the Credit Union's AGM Booklet and from the Credit Union's website [www.mfcu.ie](http://www.mfcu.ie);
- You understand that this Program is due to commence on 1st January and runs to 31st December. Thereafter the Program, if renewed by the Insurer, will run for a calendar year at a time, the ongoing Program period.
- Should you wish to opt-out or cancel your participation in the Member Death Benefit Insurance Program, you will inform the Credit Union in writing of your decision;
- You understand that the insurer can opt to terminate the Program and cover at the end of each Programme period;
- You understand that if there are insufficient funds in your account to pay the annual fee, then your membership of the Member Death Benefit Insurance Program will lapse.
- Members **must** be under the age of 71 at the time of enrolment
- New Members can enrol in the program on the 1st January each year, the following chart should explain the criteria.



# Death Benefit Insurance Terms and Conditions

Member	Current Age	Next Birthday	Eligibility
A	70	After 1 <sup>st</sup> January	Eligible
B	70	Before 1 <sup>st</sup> January	Not eligible

- Members will need to ensure that they have at least €65.00 in the account at the time of deduction. \*(€60.00 for the program taken in a lump sum each January, and €5.00 to ensure your Credit Union account remains open).
- If a Member does not have at least €65.00 in their account at the time of deduction, they are automatically removed from the program.
- A Member can rejoin the program at the appropriate time, providing they meet the eligibility criteria **at the time** of rejoining.
- Please be aware that you must opt-in to this program, enrolment is not automatic.

Member First Credit Union's Death Benefit Insurance Policy is a group policy of the Credit Union and open to participation by members, subject to eligibility criteria outlined in the Key Facts and Program Summary available from the credit union or at [www.mfcu.ie](http://www.mfcu.ie).

This policy is arranged, on behalf of Member First Credit Union by CUNA Mutual Group Services (Ireland) Limited which is regulated by the Central Bank of Ireland.

This Program is underwritten by Utmost PanEurope dac, a designated activity company registered in Ireland (No 311420) and authorised by the Central Bank of Ireland with registered office at: Navan Business Park, Athlumney, Navan, Co Meath.

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[www.mfcu.ie](http://www.mfcu.ie)



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