



ESSENTIAL COVER FOR YOUR EVERYDAY LIFE

UNISON is the UK's leading trade union, with 1.3 million members who work in public services or for private companies providing public services. As a member of UNISON you will get help at work when you need it most, but our support doesn't end when you leave the workplace.





Every member, wherever you work, receives our full range of member benefits and services.

UNISON has negotiated a range of exclusive deals and discounts with a number of suppliers. We have chosen reputable companies that provide value and good customer care to be part of our UNISONplus package, which is designed to add real value to your UNISON membership. UNISON members can save up to £250 with UNISON plus and over time could save the cost of UNISON membership many times over.



Breakdown cover from Britannia Rescue

Cheaper breakdown cover for UNISON members and their families.

- cover for UNISON members starts from £59
- breakdown assistance available 24/07
- exclusive to UNISON – £10 cash back if we don't reach you within one hour.

Prices correct January 2013

Call free today on 0800 756 8707 or buy online at BritanniaRescue.com/unison

LVE and Britannia Rescue are registered trade marks and are trading styles of the Liverpool Victoria group of companies.

britanniarescue.com/unison



Lighthouse Financial Advice

Members of UNISON are entitled to a no-obligation consultation with Lighthouse Financial Advice, UNISON's chosen provider of financial advice.

A qualified adviser from Lighthouse will ask you about your circumstances and objectives to establish whether you could benefit from a wide range of financial advice. To arrange your complimentary consultation contact us on: 08000 85 85 90 or email appointments@lighthousefa.co.uk

Lighthouse Financial Advice Limited, trading as Lighthouse Financial Advice, is an appointed representative of Lighthouse Advisory Services Limited which is authorised and regulated by the Financial Conduct Authority and is a wholly owned subsidiary of Lighthouse Group plc. Registered in England No. 04795080. Registered Office: 26 Throgmorton St, London, EC2N 2AN.

lighthousefa.co.uk

Britannia

part of The **co-operative** bank



Britannia

Savings

Choose from a range of savings accounts to suit your needs.

Mortgages

£150 cashback for UNISON members who are first-time buyers, home movers or remortgaging from another lender.

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP THE REPAYMENTS ON YOUR MORTGAGE.

To find out more call **0800 778888***, visit your local branch or go to britannia.co.uk/unison

*Calls may be recorded and/or monitored. Calls from a UK landline are free however mobile providers may charge. Britannia is a trading name used by The Co-operative Bank p.l.c. Registered office: PO Box 101, 1 Balloon Street, Manchester, M60 4EP. Registered in England and Wales No. 990937. The Co-operative Bank is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority subscribes to the Lending Code and the Financial Ombudsman Service, and is licensed by the Office of Fair Trading (No. 006110)

britannia.co.uk/unison

UNISON Travel Club

Outstanding benefits for UNISON members

- exclusive deals – saving you up to 50%
- hassle-free holiday planning service
- choice – deals available on all types of holidays
- advice and support from travel experts
- ABTA and ATOL protection on every holiday.

Call 0800 021 7737

Email enquiries@unisontravelclub.co.uk

unisontravelclub.co.uk



Health and dental plans

This is the low-cost alternative to private medical insurance for costs not covered by the NHS. Get money back for everyday expenses such as optical, dental, therapies, and more.

Claiming is simple and payment can be made directly into your bank account. You get immediate cover if you are transferring from a similar health plan.

Special offer of 20% off when you add a family member to your health plan.

For more information, or to join call free on 0800 037 0753. You can also join online and find further information about the plans at youbenefit.co.uk/unison

youbenefit.co.uk/unison

Home, travel and pet insurance

Save money with UIA Insurance. Your UNISON membership is the key to low cost cover for you and your family on:

- home insurance
- travel insurance
- pet insurance.

Plus you can save up to 15% on our low-cost, high-quality home and travel insurance when you buy online. For a no-obligation quote or further information please call UIA free on 0800 66 88 55* quoting reference UNFOC.

*Lines are open 8.30am-8pm Monday-Friday, 9am-1pm Saturday.

UNISON is an Introducer Appointed Representative of UIA (Insurance) Ltd and UIA (Insurance Services) who are both authorised and regulated by the Financial Services Authority.

unisoninsurance.co.uk



UNISON Prepaid Plus MasterCard®

Earn 3% to 6% cashback at Argos, Boots, Sainsbury's, ASDA, M&S, B&Q and more!*

This is not a credit or debit card, it's a prepaid card, so you load it before you use it. And you can only spend what you have on it, helping put you in control of your money.

Call 0844 846 8064 for more information or apply FREE at unisonprepaid.com**

*Retailers and cashback are subject to change, some retailer exclusions apply.
**No application fee, monthly fee of £1.95 applies. MasterCard and the MasterCard Brand Mark are registered trademarks of MasterCard International Incorporated. The UNISON Prepaid Plus card has been arranged for you by UNISON and UNISON Prepaid Plus. UNISON Prepaid Plus is a trading name of Union Income Limited ('UI').

unisonprepaid.com

UNISONProtect Family Protection Insurance

Protect yourself and your loved ones with UNISONProtect's low-cost, simple to set up insurance plans – no medical questions to answer.

- Life plan
- Income protection
- Personal accident
- Over 50s personal accident.

Special member offer – free £2,500 personal accident cover (must be UK resident, aged 18-64) £250 for age 65-79.

Call us free now on 0800 014 7001 or go online UNISONProtect.com/free-cover

Terms and conditions apply. UNISON is an Introducer Appointed Representative of UNISONProtect. UNISONProtect is a trading name of Union Income Benefit Holdings Ltd (UIB) who are authorised and regulated by the Financial Conduct Authority, register number 307575. This can be checked on the FCA website www.fca.org.uk

unisonprotect.com



Car insurance provided by LV=Frizzell

Cheaper car insurance for UNISON members with:

- exclusive member discount
- 75% no claim discount with five years claim free
- multi car discount
- UK call centres.

See how much you could save 0800 756 8504 or buy online at unisoncarinsurance.com

UNISON acts as an Introducer Appointed Representative to the Liverpool Victoria group of companies for General Insurance. LV= and Frizzell are registered trade marks of Liverpool Victoria Friendly Society Limited and LV=Frizzell is a trading style of the Liverpool Victoria group of companies.

unisoncarinsurance.com



The Tax Refund Company

The revenue changes the rules, it will affect you!

Have you checked your tax code this year? HMRC is changing its rules, so if not, you could be at risk of large tax bills and penalties! You must be able to prove you have checked your tax code every year to be safe.

UNISON's FREE Tax Code Review Service will check your codes for the last four years and give you written proof your codes have been checked. 682,000 members have already applied for this review. For full details, call 0161 968 7345 (Monday – Friday 9am – 5pm) quoting UNISON.

unisontax.co.uk

Croyde Bay holiday resort

UNISON's own holiday village is situated on the beautiful north Devon coast. Its attractions include:

- three types of accommodation, hotel, self-catering cottages and half board chalets
- lots of free facilities including tropical indoor pool, gym, sauna, spa, crazy golf, tennis, crèche, volleyball court, membership of the Benny Bear Club and much more
- 15% discount on all holidays and 50% discount for low-paid members.

To find out more call 01271 890 890 or visit

croydeunison.co.uk

Vision Express

Eye care savings for UNISON members and their families include:

- free eye test including digital retinal photography when purchasing
- two for one designer glasses or £30 off prescription glasses
- save £70 on contact lenses
- double Nectar points
- 10% off non-prescription sunglasses.

visionexpress.com

UNISONplus on the web



For more information on all the services available and the great savings you can make visit unison.org.uk and click on the UNISONplus logo at the bottom of the home page.

unison.org.uk

UNION energy



Union energy's free 100% impartial energy price comparison service allows you to find the most competitively priced gas and electricity providers in your area to help you keep your home energy bills as low as possible. Visit unionenergy.co.uk or call 0800 094 9039

unionenergy.co.uk



UNISON Drive

UNISON Drive can supply any car, new or used, from any manufacturer. All cars come thoroughly checked, serviced and guaranteed plus delivery direct to your door. With a fair price for any part exchange and some of the best finance deals available, it couldn't be easier. For a free no-obligation quote call 0845 122 6923 or visit unisondrive.org.uk

unisondrive.org.uk

Value and customer care

All the services featured in this brochure have been awarded the UNISONplus endorsement for providing value and customer care. So whether you're already a UNISON member but haven't yet taken advantage of these great deals, or are still thinking of joining, you could save the cost of your subscription many times over.

For more information visit unison.org.uk or call 0845 355 0845

More for members

In addition to the range of benefits outlined above, UNISON members can benefit in other ways too.

There for you

UNISON's registered charity provides a unique confidential service just for UNISON members and their families. We offer:

- debt service
- advice and support
- financial assistance
- wellbeing breaks.

Call us on 020 7121 5620 or email thereforyou@unison.co.uk or visit unison.org.uk/thereforyou
Charity registration number: 1023552

Octopus lottery

With the 'There for you' monthly lottery you could win great cash prizes every month and support the work of the charity. With a guaranteed 50% of all revenue being paid out in prizes, the more members who play Octopus the bigger the prize list gets. For an application form call UNISON Direct on 0845 355 0845 or visit unison.org.uk/octopus

Training and new skills

UNISON runs a range of education and training courses available to all members. So whether you want to get active in UNISON, advance your career or simply learn for fun, check out what UNISON has to offer.

Our network of branch education co-ordinators and union learning reps can point you in the right direction and we also offer all new members a choice of free one day workshops to help you at work and in everyday life.

To find out more call 0845 355 0855 or email learningandorganising@unison.co.uk

Legal services for you at work and your family at home

Our legal support includes free help with most work problems that you may have. This can either be from our specialist in-house lawyers and a team of trade union solicitors that are on hand to help, or by local union reps, branches and officers in the UK. But our help doesn't just stop when you leave work. We offer free initial legal advice on any matter not related to work, plus a range of other legal help for you and your family. Terms and conditions apply.

To find out more go to unison.org.uk

100% compensation for an accident or injury

If you are a UNISON member and are affected by an illness or accident that wasn't your fault, the union will help you. Our team of legal experts will give you the advice and support you need and the compensation you deserve – and it's all free. You keep 100% of the compensation you are awarded, and you won't pay a penny for our legal team's help and support.

Save on your everyday shopping with UNISON Rewards

£10 free welcome bonus*

Shop at thousands of online retailers and get cash back plus loads of discounts and special offers. Register free at unisonrewards.com

*Your free welcome bonus is paid once you reach your first cash back total of £25. Your cash back will be paid automatically to your registered bank account each time you reach a cash back total of £25. UNISON Rewards is a trading name of Union Income Ltd ("UI") who have arranged UNISONrewards.com in conjunction with VAC Media Ltd.

unisonrewards.com