



## Progressive Credit Union Ltd

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Date

Member Number

### MDBI Programme Application and Fee Authorisation Form

Member

1. I am a member of Progressive Credit Union Ltd. and I am eligible to join the Member Death Benefit Insurance Programme. (MDBI)
2. I hereby authorise Progressive Credit Union Ltd to deduct seventy eight euro from my share account, being the annual cost of the MDBI Programme.
3. I will undertake to have sufficient funds in my Share Account to pay the annual fee attaching to the provision of this cover, for my inclusion in the Programme.
4. I am aware that the benefits and cost of the MDBI Programme may be varied annually. I will be informed of any such changes or updates through Progressive Credit Unions' AGM booklet, on the Credit Union website, [www.progressivecu.ie](http://www.progressivecu.ie), or by any other durable means.
5. I understand a pre-existing condition limitation applies to the MDBI Programme, which means that cover is not provided should I die from a pre-existing medical condition within the first six months of joining the Programme.
6. I understand that the MDBI Programme will run from 1st of January until 31st of December each year. The programme, if renewed by the Insurer will continue each calendar year.
7. Should I wish to opt-out or cancel my participation in the MDBI programme, I will inform Progressive Credit Union in writing of my decision.
8. **My understanding is that my participation in the MDBI Programme will automatically stop** should I cease to be a member of Progressive Credit Union Ltd. or if there are insufficient funds in my Share Account to cover the annual fee.
9. I understand that the insurer can opt to terminate the Programme at the end of each Programme period.
10. I confirm that the information I have provided to Progressive Credit Union Ltd. is correct and I understand that this information will be shared with Cuna Mutual and their authorised 3rd parties for the purpose of availing of the Member Death Benefit Insurance Programme.
11. Payment of my MDBI programme benefit will be made to the person who pays my funeral costs, upon presentation of the funeral bill.
12. I have read and understand the Key Facts and Programme Summary made available to me.
13. If the required premium for joint members is not available at the time of the premium withdrawal only the first named member on the account will be covered.

Signature: \_\_\_\_\_

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

\*Signature: \_\_\_\_\_

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

\* For Joint Accounts Only

Progressive Credit Union Member Death Benefit Insurance Programme is a group policy held by the Credit Union and open to participation by members, subject to eligibility criteria as outlined in the Key Facts above and the programme summary available from the Credit Union office or on our website - [www.progressivecu.ie](http://www.progressivecu.ie)

The programme is arranged on behalf of Progressive Credit Union by CUNA Mutual Group Services (Ireland) Limited which is regulated by the Central Bank of Ireland. The policy is underwritten by Utmost PanEurope DAC, a designated activity company registered in Ireland (no 311420) and regulated by the Central Bank of Ireland.

Terms and conditions and privacy notices are available from the Credit Union website [www.progressivecu.ie](http://www.progressivecu.ie) or by calling us on 01 8411 348.