

Members' Claims Experience

It's more than just a financial pay out

At Cirencester Friendly, we are committed to supporting our Members when they need us most. This is why we are consistent and transparent with our claims payment history.

However, we recognise behind every claim there is a person and a story.

A financial cushion that took the pressure off my family

A 57 year old male Taxi Driver, said having income protection with Cirencester Friendly was worth every penny when he was diagnosed with tongue cancer in 2013. It took financial pressure off his family and meant he could focus on getting better, rather than worrying about how he could keep up with his bills.

"When you get diagnosed with something like cancer you have lots to think about, and having a financial cushion takes a lot of pressure off you and the family. Being covered made a big difference to me. I stopped work soon after I was diagnosed. Without this I would have had to carry on working until treatment started. It took away a lot of stress. We could afford to pay our way and didn't end up in debt. We would have struggled without it."

"I spoke to my wife and we decided that, as I was the main earner, we needed some kind of protection just in case anything happened".

"I never expected I would get cancer. You just don't know what life will throw at you. All my kids and friends helped out, but that extra money each month just helped to make the ride that bit easier."

The income from my policy meant we could keep our home

Wayne Jeens, 46, from Exeter in Devon, is relieved he reconsidered the temptation to cancel his income protection contract.

The former pub head chef, who is married to Sharon, was the main breadwinner when he collapsed at work in 2013 and was unable to work for three years. Diagnosed with anxiety and depression, he was signed off work by doctors.

Wayne said:

"The income from my policy meant we could keep our home. It was a great relief as I considered stopping the cover a couple of years previously. Cirencester Friendly has been amazing, I can't tell you how wonderful they were, outstanding during that terrible time."

"I do still have it, I'll never get rid of it. It's the best thing I've ever done."

I'd urge anyone to think about getting income protection, particularly if like me, you're self-employed

Andrew Jennings is a 50-year-old self-employed joiner from Batley in West Yorkshire. The majority of the work he does is building bespoke conservatories and orangeries.

"I've had the policy for years, a friend of mine who works in financial advice recommended that I should have an income protection policy as being self-employed, if I don't work, I don't get paid."

"When times were tight, I thought about cancelling the policy but I'm glad I didn't."

"Late last year, I tore the ligaments in my left shoulder at work. I tried to carry on working with the injury, but with my job being 100% manual, I found it increasingly difficult to do so. Eventually, I went to the doctor and was told I'd need an operation to repair the damage and effectively rebuild my shoulder."

Mr Jennings had to take 5 months off work to recuperate from the successful operation. He returned to work in March 2017. Mr Jennings was unable to drive for three months, so even if his job hadn't been manual, this would have severely restricted his ability to work.

"I called Cirencester as soon as I knew I'd need an operation. The process was so simple; I had one form to fill in with my GP, and being self-employed, a copy of my accounts. It was very efficient. They paid me 60% of my taxable profit in two-weekly installments over the whole five months I was off. They were really efficient; everyone I spoke to did what they said they were going to do."

"I would have really struggled without the income protection; I'd have had to rely on my wife's income and my savings, but the savings wouldn't have lasted forever."

"I'd urge anyone to think about getting income protection, particularly if like me, you're self-employed."

Share our Member's claims experiences with your clients to help educate them on the reality behind the claim and demonstrate the value of long term income protection.

Talk to us - we are here to help!

Call **0800 587 5098 option 2** to speak to our Adviser Support Team or email **Sales@cirencester-friendly.co.uk**

Speak direct to an Underwriter call **01285 652492 ext 8300**

Visit our website **www.cirencester-friendly.co.uk**

We look forward to talking with you!

Follow us on:



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