

keyfacts<sup>®</sup>

Protect the things you care about

# My Extra Benefits



Cirencester  
Friendly

**Please Note** this brochure is called a Key Facts Document (KFD) and contains essential information you will need to help you to decide if My Extra Benefits is right for you. It is important to us that My Extra Benefits meets your needs. This document does not contain the full terms and conditions of My Extra Benefits. These can be found in Schedule 4 which contains Rules of the My Extra Benefits Contract (Called the Schedule in this KFD).

Schedule 4 can be found on the Society's website [www.cirencester-friendly.co.uk](http://www.cirencester-friendly.co.uk)

Alternatively you can call our Customer Care Team **0800 587 5098** or email them **customercare@cirencester-friendly.co.uk**

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## 1. What is My Extra Benefits?

My Extra Benefits is available to existing and prospective Members of the Society to provide a choice of additional benefits to enhance the cover provided by the Society's income protection contracts. There is a choice of cover available which includes **Fracture & Hospitalisation Benefit** and **Immediate Death Benefit**.

The contract is designed to run for a minimum term of five years and expires on your 70th birthday.

## 2. Can I apply for My Extra Benefits?

You can apply for My Extra Benefits if you are;

- Resident in the UK with no immediate intention to live or work abroad
- At least 16 years of age but have not yet attained age 65
- Able to supply a minimum of five years medical history from a UK doctor
- Not awaiting any medical tests, investigations or the results of these

If you already have an income protection contract with the Society and:

- You are up to date with your premiums
- You have not made a claim in the last 12 months or are about to

Then you can apply for My Extra Benefits using the My Extra Benefits application form. If you do not yet hold an income protection contract with the Society, you can make your selection when completing the standard income protection application form for Income Assured Plus or My Earnings Insurance.

### 3. What are the benefits?

You have the choice of selecting:

- **Fracture & Hospitalisation Benefit**
- **Immediate Death Benefit**
- Or both together

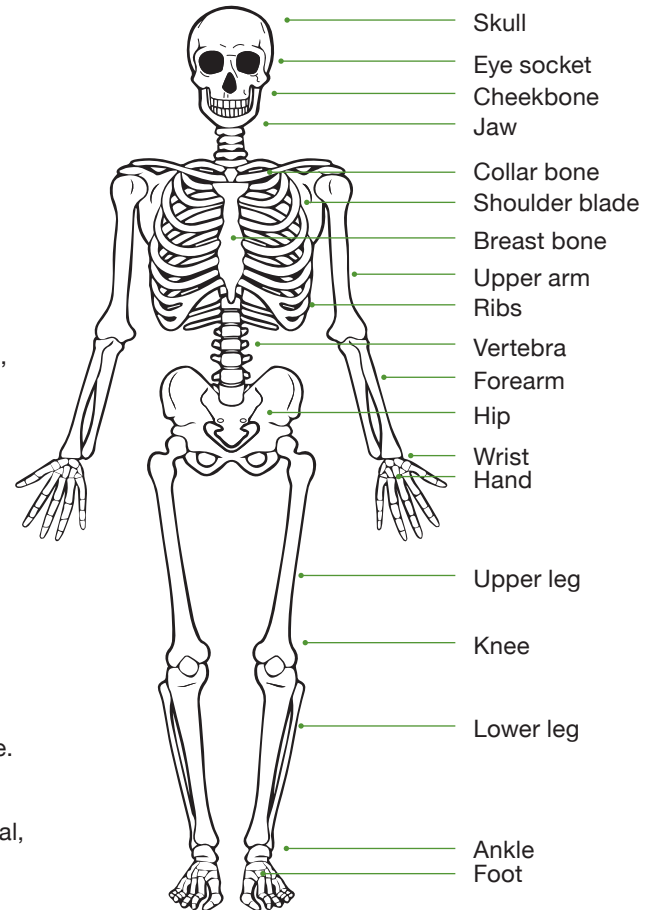
**Fracture Benefit** - This benefit provides a lump sum payment of £1,000 in the event you suffer a fracture to any one of the following bones; skull, eye socket, cheekbone, jaw, collar bone, shoulder blade, breast bone, upper arm, ribs, vertebra, forearm, hip, wrist, hand, upper leg, knee, lower leg, ankle and foot. This benefit will be paid irrespective of whether or not you are in receipt of income protection benefit.

Payment of Fracture Benefit will be subject to a maximum of one claim in any 12 month period and limited to one claim per accident or incident.

We will only pay the benefit to you for the following fractures; comminuted, complicated, compound, depressed and simple. We will not pay the benefit for any other types of fracture.

**Note:** We will not pay benefit for fractures of fingers, toes or nose.

**Hospitalisation Benefit** - This benefit provides a payment of £50 per night, following three consecutive nights in a UK hospital, backdated to the first night's stay. It is also paid irrespective of whether or not you are in receipt of income protection benefit.



The maximum benefit payable is for 21 nights per stay and is limited to a total of 21 nights in any 12 month period.

**Immediate Death Benefit** - A lump sum of £5,000 will be payable on death during your working life with cover ceasing on your 70th birthday.

Please also see section 8 regarding claim requirements.

## 4. How long does My Extra Benefits last?

The cover provided under My Extra Benefits is designed to be linked directly to your income protection contract with the Society. Under normal circumstances cover will therefore cease at your selected retirement age or sooner if;

- You cancel your My Extra Benefits contract
- You die
- You cancel your income protection contract

However, it is possible on request and at the discretion of the Society, to continue your My Extra Benefits cover until your 70th birthday without your income protection contract subject to continued payment of premiums.

## 5. How much does My Extra Benefits cost?

If you select the **Fracture & Hospitalisation Benefit** the guaranteed fixed monthly cost is **£4.00**.

If you select the **Immediate Death Benefit** the guaranteed fixed monthly cost is **£5.00**.

**If you select both options the total guaranteed fixed monthly cost is £9.00.**

The premiums for My Extra Benefits will be paid in accordance with your payment plan for your income protection contract. It is important to note we will continue to collect the premiums in relation to My Extra Benefits right up to the selected retirement date of your contract, as you will potentially remain eligible to claim these benefits.

Premiums must be maintained to ensure cover remains in place even during a claim.

### **Can the premiums be changed?**

No, premiums are fixed and guaranteed throughout the life of the contract.

**Note:** If the contract is terminated and at a later date you want to re-start cover or take out a new contract, then premiums could be higher.

## 6. How do I apply for My Extra Benefits?

We are not authorised to give advice, so we strongly recommend that you talk to a Financial Adviser who is authorised and regulated by the FCA, because they will be able to establish your needs and ensure My Extra Benefits is right for you. If you do not have an adviser you can find one by visiting [www.unbiased.co.uk](http://www.unbiased.co.uk). To check a Financial Adviser's authorisation, visit the FCA's Financial Services Register [www.fca.org.uk](http://www.fca.org.uk)

Existing Members of the Society who meet the application requirements set out in section 2 can apply for My Extra Benefits by completing the application form which can be found on the Society's website [www.cirencester-friendly.co.uk/members-zone](http://www.cirencester-friendly.co.uk/members-zone) or on request from our Customer Care Team **0800 587 5098**.

You can return the application form by:

**Scan & email:** [meb@cirencester-friendly.co.uk](mailto:meb@cirencester-friendly.co.uk)

**Post:** Customer Care, Cirencester Friendly Society Limited, 5 Dyer Street, Cirencester, Gloucestershire, GL7 2PP

New applicants who are not Members of the Society must make their selection when completing the standard income protection application form for Income Assured Plus or My Earnings Insurance.



## 7. What is not included in My Extra Benefits?

We will individually assess each application to establish the basis on which the Society can offer you cover. In some cases we may not be able to offer you the terms you were looking for without restriction and on occasions the Society may not be able to offer terms at all.

My Extra Benefits has a number of standard exclusions which can be found under "Excluded Condition" in Part A of the Schedule.

There are also specific exclusions for each component as follows;

**Fracture Benefit** - The following types of fracture will not result in a claim being paid;

- Fatigue
- Stress
- Hairline
- Pathological
- Greenstick
- Any fractures to fingers, toes or nose

**Hospitalisation Benefit** - To qualify for Hospitalisation Benefit you must be an inpatient in a UK Hospital. Benefit will not be paid if you are staying in Hospital to accompany a child, spouse, parent, relative or friend.

**Are there any bonuses and does My Extra Benefits obtain a surrender or maturity value?**

There are no bonuses attaching to My Extra Benefits and there is no surrender value or maturity value at any time.

## 8. How do I make a claim under My Extra Benefits?

To be eligible all premiums must be up to date and the contract must have been in-force for at least 30 days.

### **What evidence will I need to provide?**

In the event of a claim you should contact our Claims Department on **01285 652492** or [claims@cirencester-friendly.co.uk](mailto:claims@cirencester-friendly.co.uk)

You will need to complete a My Extra Benefits Claim Form and provide information and documents supporting your claim. The requirement for each Benefit is as follows;

### **Fracture Benefit**

The Claim Form must be counter-signed by your General Practitioner, Hospital Doctor or Hospital Consultant that attended to you or alternatively, you can provide an original medical certificate.

### **Hospitalisation Benefit**

The Claim Form must be counter-signed by your General Practitioner, Hospital Doctor or Hospital Consultant that attended you.

### **Immediate Death Benefit**

The Claim Form must be supported with the original Death Certificate or a certified copy signed by a Solicitor or Financial Adviser.

It is important that we receive the My Extra Benefits Claim Form and any other information that we may request quickly, as failure to provide the information we need to assess the claim could result in delays in payment or even the loss of benefits.

### **Are there any time limits to making a claim?**

All claims must be notified to the Society within 4 weeks of the event and you should submit your Claim Form and supporting evidence within 8 weeks.

### **When will my claim not be paid?**

On receipt of your Claim Form and supporting documents our Claims Department will assess your claim. You will not be eligible for benefits if:

- Your premiums are in arrears
- You are unable to provide the evidence we have asked for in support of your claim
- You failed to disclose information to us that has a bearing on your claim that you should reasonably have told us about when you applied for cover or before cover commenced
- You are in the first 30 days of starting your My Extra Benefits contract

It is important to note that for Fracture Benefit, we will only accept one claim in any 12 month period.

For Hospitalisation Benefit we will only accept claims up to a total of 21 nights in any 12 month period and claims for stays in hospital of less than three nights will not be accepted.

### **What about Income Tax?**

Under current legislation, claims paid under your My Extra Benefits contract are free of income tax, provided the premiums you pay have come from taxed income. Personal tax relief is not available on the premiums paid.

## 9. What happens if I don't want or need My Extra Benefits anymore?

You can cancel your My Extra Benefits contract at any time by contacting your Financial Adviser or our Customer Care Team and returning the Cancellation Form provided. We strongly recommend that you talk to your Financial Adviser before cancelling to make sure cancellation is the right thing to do. Your My Extra Benefits contract will also end if:

- Your premiums fall three months into arrears
- You die before your chosen retirement age
- Your contract is cancelled because of a serious breach of the Schedule or General Rules of the Society
- You move/or live and work permanently outside of the UK

If your premiums fall three months in arrears then your contract will be cancelled and cover will end. If you cancel My Extra Benefits within 30 days of the start date any premiums you have paid to us during this time will be returned to you. After 30 days, premiums will not be refunded.

When My Extra Benefits is cancelled you will no longer be covered by the Society, will not be able to make a claim and will not receive benefit payments from us. There are no penalties or fines for cancelling your My Extra Benefits contract.

It is important that you regularly review your My Extra Benefits contract with your Financial Adviser so that it remains suitable for your personal circumstances as this will help ensure it continues to meet your needs.

**Please Note: Your My Extra Benefits contract might be able to continue if you cancel your income protection contract with the Society. Please contact Customer Care for details.**

## 10. Who do I contact at Cirencester Friendly?

### **For general enquiries about My Extra Benefits:**

Customer Care, Cirencester Friendly Society Limited, 5 Dyer Street, Cirencester, Gloucestershire, GL7 2PP

Tel: **0800 587 5098**

Email: [customercare@cirencester-friendly.co.uk](mailto:customercare@cirencester-friendly.co.uk)

### **To make a claim:**

Claims Department, Cirencester Friendly Society Limited, 5 Dyer Street, Cirencester, Gloucestershire, GL7 2PP

Tel: **01285 652492**

Email: [claims@cirencester-friendly.co.uk](mailto:claims@cirencester-friendly.co.uk)

### **For advice in relation to My Extra Benefits or to change your contract:**

Please contact your Financial Adviser as the Society is not authorised to give advice. If you do not have a Financial Adviser then you can find one by visiting [www.unbiased.co.uk](http://www.unbiased.co.uk)

### **Please Note**

Telephone calls to Cirencester Friendly are recorded for regulation and training purposes.

## 11. What if I am unhappy about anything?

If you are unhappy about the service you have received from us or about your My Extra Benefits contract please:

### **Phone**

Customer Care on **0800 587 5098**

### **Email**

customer care@cirencester-friendly.co.uk

### **Write**

#### **The Compliance Officer**

Cirencester Friendly Society Limited

5 Dyer Street, Cirencester, Gloucestershire GL7 2PP

If your complaint is not dealt within eight weeks or to your complete satisfaction you can contact:

#### **The Financial Ombudsman Service Limited**

Exchange Tower, London E14 9SR

Tel: **0800 023 4 567**

## 12. What else do I need to know?

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS if we become insolvent and are unable to meet our obligations.

For My Extra Benefits, the FSCS will cover you for 90% of the total amount of an existing claim with no upper limit. The FSCS will also provide a refund of 90% of the premiums that have not been used to pay for cover whether you are making a claim under your contract or not.

Further information is available from;

### **Financial Services Compensation Scheme**

7th Floor Lloyds Chambers, Portsoken Street, London E1 8BN

**The Financial Conduct Authority is the independent financial services regulator. It requires us, Cirencester Friendly Society Limited, to give you this important information to help you decide whether our My Extra Benefits contract is right for you. You should read this KFD carefully so that you understand what you are buying, and then keep it safe for future reference. Remember, if you need more information, you should refer to the Schedule.**

### **Financial Conduct Authority**

25 The North Colonnade, London, E14 5HS

The contract will be issued in English and correspondence and communications conducted in this language. The contract will be subject to the laws of England and Wales. The law and courts of England and Wales will apply in the event of any legal dispute.



# My Extra Benefits

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Cirencester Friendly  
5 Dyer Street  
Cirencester  
Gloucestershire  
GL7 2PP

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**Tel: 01285 652492/653073**

**Fax: 01285 641246**

**Email:** [info@cirencester-friendly.co.uk](mailto:info@cirencester-friendly.co.uk)

**Web:** [www.cirencester-friendly.co.uk](http://www.cirencester-friendly.co.uk)

**Twitter:** [@Ciren\\_friendly](https://twitter.com/Ciren_friendly)

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