



MY EXTRA BENEFITS

KEY FEATURES DOCUMENT

IMPORTANT INFORMATION

Please note, this brochure is called a Key Facts Document (KFD) and contains essential information you'll need to help you to decide if My Extra Benefits is right for you. It's important to us that My Extra Benefits meets your needs. This document doesn't contain the full terms and conditions of My Extra Benefits. These can be found in Schedule 4, Rules of the My Extra Benefits Contract (called the Schedule in this KFD).

Schedule 4 can be found on our website www.cirencester-friendly.co.uk.

If you have any questions about any of our services, please call our **Member Services Team** on **0800 587 5098** or email them at memberservices@cirencester-friendly.co.uk.

ABOUT YOU

Some Members need extra help from time to time and we currently offer to provide documentation in print, large print format, braille, audio and other languages. If you have any additional needs, whether it's a permanent or a temporary situation, please let us know so that we can support you.

If you need further support, please visit www.cirencester-friendly.co.uk/member/additional-support or contact our **Member Services Team** on **0800 587 5098** or memberservices@cirencester-friendly.co.uk. You're also welcome to contact your Financial Adviser to discuss which options may be best for you.

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1. WHAT IS MY EXTRA BENEFITS?

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

My Extra Benefits is designed to run alongside your income protection contract for a minimum term of five years and expires on your 70th birthday, or your selected retirement age.

2. CAN I APPLY FOR MY EXTRA BENEFITS?

If you don't yet have an income protection contract with us, you can add My Extra Benefits when completing an income protection application for My Earnings Protected or Income Assured Enhanced. You'll be eligible to apply for My Extra Benefits if:

- You're a resident in the UK with no immediate intention to live or work abroad.

- You're at least 16 years of age and haven't yet attained age 65.
- You're able to supply a minimum of three years medical history from a UK Doctor.
- You're not awaiting any medical tests, investigations or the results of these.
- You're not eligible to apply for Fracture & Hospitalisation Benefit if you've had a fracture/hospitalisation in the last 12 months, or two or more fractures/hospitalisations in the last five years.

If you already have an income protection contract with us, your Financial Adviser can apply on your behalf using the My Extra Benefits application form, provided:

- You're up to date with your premiums.
- You haven't made a claim in the last 12 months or are about to.

For further details on how to apply for My Extra Benefits, please see Section 6.

3. WHAT ARE THE BENEFITS?

You have a choice of selecting:

- Fracture & Hospitalisation Benefit.
- Immediate Death Benefit.
- Both together.

FRACTURE BENEFIT

This benefit provides a lump sum payment of £1,500 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're in receipt of income protection benefit.

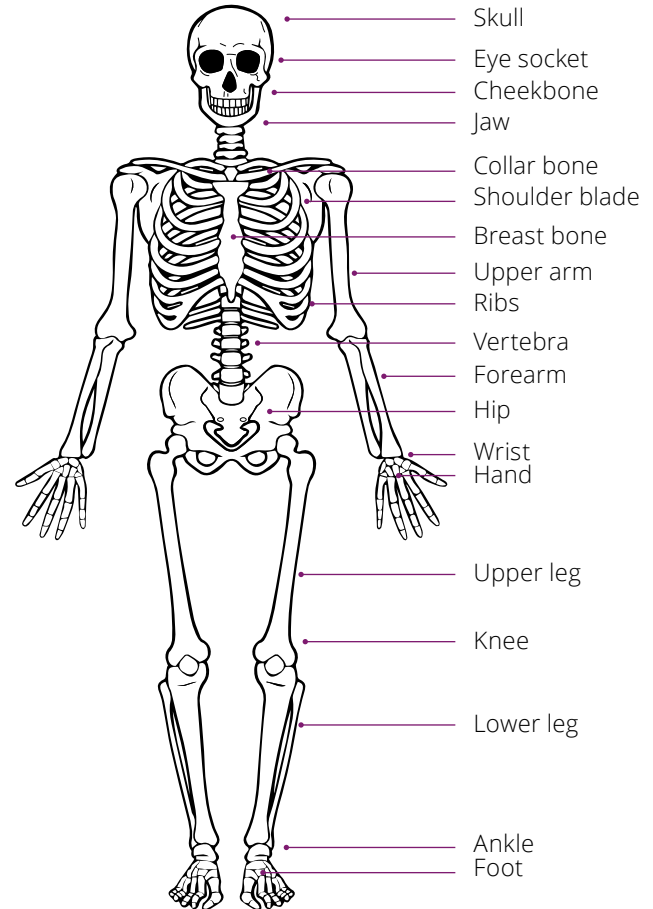
Payment of Fracture Benefit will be subject to a maximum of one claim in any 12 month period and limited to one claim per accident or incident.

We'll only pay the benefit to you for the following fractures: comminuted, complicated, compound, depressed and simple.

Please note, we won't 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's also paid irrespective of whether or not you're 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 £7,500 will be payable on death with cover ceasing on your 70th birthday, or your selected retirement age.

You'll be required to provide us with a nominee for the benefit to be paid to.

Please 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. Under normal circumstances, cover will therefore cease on your 70th birthday, or at your selected retirement age or sooner if:

- You remove My Extra Benefits from your income protection contract.
- You die.
- You cancel your income protection contract.

5. HOW MUCH DOES MY EXTRA BENEFITS COST?

If you select the Fracture & Hospitalisation Benefit, the guaranteed fixed monthly cost is £6.

If you select the Immediate Death Benefit, the guaranteed fixed monthly cost is £5.

If you select both options, the guaranteed fixed monthly cost is £11.

The premiums for My Extra Benefits will be included in your total monthly premium for your income protection contract and will be taken by Direct Debit on your chosen collection date.

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

CAN THE PREMIUMS BE CHANGED?

Premiums are fixed and guaranteed throughout the life of the contract, therefore they can't be changed.

Please note, if My Extra Benefits is removed or you cancel your income protection contract and at a later date you want to reapply or take out a new contract, then premiums could be higher.

6. HOW DO I APPLY FOR MY EXTRA BENEFITS?

Your Financial Adviser will need to apply for My Extra Benefits on your behalf. They'll be able to establish your needs and ensure My Extra Benefits is right for you.

If you don't have a Financial Adviser, go to www.unbiased.co.uk to find one near you.

Existing Members that already have an income protection contract and meet the application requirements set out in Section 2 can apply for My Extra Benefits through a Financial Adviser using the My Extra Benefits application form.

New applicants who aren't yet Members can add My Extra Benefits when completing an income protection application for My Earnings Protected or Income Assured Enhanced.

7. WHAT ISN'T INCLUDED IN MY EXTRA BENEFITS?

We'll individually assess each application to establish the basis

on which we can offer you cover. On occasion, we 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 benefit as follows:

FRACTURE BENEFIT

We won't pay a claim as a result of the following types of fractures:

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

HOSPITALISATION BENEFIT

To qualify for Hospitalisation Benefit, you must be inpatient in a UK hospital. Benefit won't be paid if you're 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 attached to My Extra Benefits and there's no surrender value or maturity value at any time.

8. HOW DO I MAKE A CLAIM UNDER MY EXTRA BENEFITS?

If you need to make a claim, please contact our **Claims Team** without delay on **0800 587 5098** or **claims@cirencester-friendly.co.uk**. To be eligible, all premiums must be up to date.

WHAT EVIDENCE WILL I NEED TO PROVIDE?

The requirement for each benefit is as follows:

FRACTURE BENEFIT

Medical evidence confirming the type of fracture that has been sustained.

HOSPITALISATION BENEFIT

Medical evidence confirming the date you were admitted and discharged from hospital.

IMMEDIATE DEATH BENEFIT

A copy of the death certificate and any supporting medical

evidence deemed appropriate.

It's important that we receive the supporting medical evidence and any other information that we may request quickly, as failure to do so could result in delays in payment or even the loss of benefit.

ARE THERE ANY TIME LIMITS TO MAKING A CLAIM?

You must notify us of all claims within 4 weeks of the event and provide supporting evidence within 8 weeks.

WHEN WILL MY CLAIM NOT BE PAID?

Following notification of your claim and on receipt of your medical evidence, our **Claims Team** will assess your claim. You won't be eligible for benefit if:

- Your premiums are in arrears.
- You're unable to provide the evidence we've asked for in support of your claim.
- You failed to disclose information that has a bearing on your claim that you should've reasonably told us about when you applied for cover or before cover commenced.

Don't forget, for Fracture Benefit, we'll only accept one claim in any 12 month period. For Hospitalisation Benefit, we'll 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 consecutive

nights won't be accepted.

WHAT ABOUT INCOME TAX?

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

9. WHAT HAPPENS IF I DON'T WANT OR NEED MY EXTRA BENEFITS ANYMORE?

You can remove My Extra Benefits or cancel your income protection contract at any time by contacting our **Member Services Team**. We strongly recommend that you talk to your Financial Adviser before cancelling to make sure it's the right thing to do. Cover for My Extra Benefits will also end if:

- Your premiums fall into arrears.
- You die before your selected retirement age.
- Your contract is cancelled because of a serious breach of the Schedule or General Rules of the Society.
- You habitually live and work outside of the UK.
- You've suspended your income protection premiums.

If your premiums fall three (if you have a My Earnings

Protected contract) or four (if you have an Income Assured Enhanced contract) months in arrears, then your contract will be cancelled and cover will end. If you cancel your contract within 30 days of the start date, any premiums you've paid to us during this time will be returned to you. After 30 days, premiums won't be refunded.

When your income protection contract is cancelled, you'll no longer be covered by the Society, you won't be able to make a claim and won't receive benefit payments from us. There are no penalties or fines for removing My Extra Benefits or cancelling your income protection contract. If you have an Income Assured Enhanced contract and have accumulated a capital sum, early closure penalty fees will apply.

It's important that you regularly review My Extra Benefits and your income protection contract with your Financial Adviser, so that it remains suitable for your personal circumstances. This will help ensure it continues to meet your needs.

10. WHO SHOULD I CONTACT?

FOR GENERAL ENQUIRIES ABOUT MY EXTRA BENEFITS

Member Services Team

Cirencester Friendly, Mutuality House, The Mallards, South Cerney, Cirencester, Glos. GL7 5TQ

Tel: **0800 587 5098**

Email: memberservices@cirencester-friendly.co.uk

TO MAKE A CLAIM

Claims Team

Cirencester Friendly, Mutuality House, the Mallards, South Cerney, Cirencester, Glos. GL7 5TQ

Tel: **0800 587 5098**

Email: claims@cirencester-friendly.co.uk

FOR ADVICE ABOUT MY EXTRA BENEFITS OR CHANGES TO YOUR CONTRACT

Please contact your Financial Adviser, as we're not authorised to give advice. If you don't have a Financial Adviser, go to www.unbiased.co.uk to find one near you.

PLEASE NOTE

Telephone calls are recorded for training and monitoring purposes.

11. WHAT IF I'M UNHAPPY ABOUT ANYTHING?

Should you have any cause for complaint about the service you've received from us, or about My Extra Benefits, please:

PHONE

Call us on **0800 587 5098**

EMAIL

complaints@cirencester-friendly.co.uk

WRITE

The Complaints Team

Cirencester Friendly, Mutuality House, The Mallards, South Cerney, Cirencester, Glos. GL7 5TQ

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

The Financial Ombudsman Service

Online: www.financial-ombudsmna.org.uk/contact-us

Tel: **0800 023 4567** or from a mobile **0300 123 9123**

Email: complaint.info@financial-ombudsman.org.uk

For further information about our complaints process, please visit our website at www.cirencester-friendly.co.uk.

12. IS THERE ANYTHING ELSE I MIGHT NEED TO KNOW?

FINANCIAL SERVICES COMPENSATION SCHEME

Cirencester Friendly is 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 100% 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 haven't been used to pay for cover whether you're making a claim under your contract or not*.

Further information is available from www.fscs.org.uk.

*This is subject to conditions, limits and requirements set out by the Prudential Regulation Authority (PRA) and subject to change.

FINANCIAL CONDUCT AUTHORITY

The Financial Conduct Authority is the independent financial services regulator. Cirencester Friendly is required to give you information to help you decide whether My Extra Benefits is right for you. You should read all the documents referred to and, in particular, the Key Facts Document so that you understand what you're buying, and then keep them safe

for future reference. Remember, if you need definitive information, you should refer to the Schedule.

Further information is available from www.fca.org.uk.

LANGUAGE & LAW

My Extra Benefits will be issued in English and correspondence and communications conducted in this language. My Extra Benefits 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.

Cirencester Friendly

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KEY FEATURES

www.cirencester-friendly.co.uk

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