

OUR GUIDE TO **CLAIMS**

Helping you through your claim journey.



We understand the claims process can be daunting, and so we'll do all we can to make it as smooth and easy as possible for you.

This guide explains how to make a claim on your income protection contract and what to expect from us each step of the way.

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3 STEPS TO CLAIM

1. LET US KNOW

Please call us on **0800 587 5098*** or email us at **claims@cirencester-friendly.co.uk** to notify us of your claim. A member of our **Claims Team** will be happy to help.

2. TELL US WHAT HAPPENED

After you've notified us of your claim, we'll ask that you complete a claim form. Once received, we'll be in touch to let you know what happens next.

Click here to complete your form:

[Claim form](#)

Please be aware that if you don't complete step one, we'll still need to speak to you to assess your claim.

3. THE PAPERWORK

When asked, you'll need to provide the following information to support your claim via email or post:

- 1. A medical certificate/fit note** - confirming you were unable to work due to your illness or injury (this needs to start from your first day off work).
- 2. Evidence of your earnings:**
 - Employed: Your last two pay slips and most recent P60 and P11D tax form (if applicable). This allows us to determine your earnings over the last 12 months.
 - Self-employed: Your most recent submitted HMRC tax return (SA100). This will enable us to confirm your most recent taxable earnings and to calculate your benefit entitlement.
 - Company Director (no more than three other shareholders): Your last two pay slips, P60, most recent submitted HMRC tax return (SA100) and latest completed company accounts. We'll use your salary and dividends earned in the 12 months prior to being unable to work.
- 3. A consent form** – don't worry, we'll cover this when we contact you.

We'll confirm as soon as we can if your claim is payable. In some instances, we may need further information, but we'll let you know what and why.

UNDERSTANDING YOUR COVER

It's important that you know what cover you have with us, please check the below before you claim.

- **What's your deferred period?** - The duration of time before benefit payments start to be made is called a deferred period.
- **Have you accepted any medical exclusions?** - This relates to a medical condition not covered within your contract. This could mean your claim may not be payable if the illness or injury relates to this medical exclusion.
- **Do you know your level of cover?** - This is the sum which will provide financial protection, it's important to know the maximum we can pay you if your claim is successful.

Please ensure that when providing us with your claim details or sending us additional documentation that you provide clear and accurate information. Any inaccurate or false information may impact our ability to pay your claim.

WHAT HAPPENS NEXT?

Depending on your circumstances, we may need information from:

- Your GP or other medical professionals. We'll let you know when we've asked for this so that you can help speed up the process, should you choose to.
- Your employer or Accountant (if you're self-employed) for information about your earnings.
- Other insurance companies if you hold any other relevant policies or contracts.
- You – we may need to clarify some points with you or ask you for additional information.

We'll use the information to assess your claim, to determine whether we can start paying and to calculate how much we can pay. There may be occasions where we can't pay your claim or pay the full amount that you might be expecting, but if this happens we'll contact you to explain the reasons why.

If when you come to claim, and your earnings mean we can't pay you your full benefit amount, we'll apply a Minimum Benefit Guarantee for a maximum of £1,500 a month. If you have a monthly benefit of more than £1,500, we'll guarantee to pay you at least £1,500 a month, and if you have a monthly benefit of £1,500 or less, we'll guarantee to pay you your chosen benefit amount.

You'll receive regular claim payments, and we'll let you know the dates once we've confirmed your claim has been successful.

Whilst in claim, we'll need to keep in touch to understand how you're getting on. We need to receive medical certificates/fit notes from your Doctor and what steps you're taking to return to work to ensure we can continue to pay your claim.

You need to continue paying your premiums until your claim has been accepted and your deferred period has ended. After this, premiums won't be collected while your claim is being paid.

CHANGES DURING YOUR CLAIM

As your claim continues, we may review the information we were given when we initially assessed your claim. We may ask for updated or further information from you or your GP/medical professional, employer or Accountant. We may arrange for assessments to be carried out such as a telephone interview with a Nurse, or a visit from a vocational rehabilitation consultant. This could mean the amount we pay you changes depending on your circumstances.

Should you return to work in a reduced capacity or return to a different occupation and in turn suffer a reduction in your earnings, you may be able to move to a Recovery Benefit claim (you can find more information about this in the Key Facts/Features document or your contract documentation). This pays you reduced benefit based on your new earnings and is designed to aid you in your return to work.



Speak directly to our **Claims Team** by calling us on **0800 587 5098** or emailing **claims@cirencester-friendly.co.uk**.

WHAT OTHER SUPPORT IS AVAILABLE?



Friendly Voice

Provided by RedArc

A confidential telephone service from a Personal Nurse. This can provide you and/or your partner with practical help, emotional support, therapies and even second medical opinions.

How to access:

Call Friendly Voice on **01244 625180** (Office Hours 9-5pm, Monday to Friday).



GP24

Provided by Health Hero

Provides a virtual GP service via telephone and video appointment with a qualified GP and can be available to you, your partner and children 24 hours a day, 7 days a week.

How to access:

To book a consultation call **0345 319 2881** or access the WebApp by visiting: **<https://cirencesterfriendly.gp-24.com>**.

You'll need your **Membership Number** to hand to access all of these support services.



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The 125 Foundation

The 125 Foundation provides exclusive financial support to you, your communities or causes that are close to your heart.

How to apply:

You or your Financial Adviser can apply using the application form available on our website at **www.cirencester-friendly.co.uk** or by emailing **125foundation@cirencester-friendly.co.uk**.

Ways to submit your claim form:



Website:

www.cirencester-friendly.co.uk



Email:

claims@cirencester-friendly.co.uk



Post:

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

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