

HEALTH & WEALTH PRODUCT SUMMARY

Our Health & Wealth contract is closed to new business. However, if you have an existing Health & Wealth contract, it can be amended to ensure it continues to suit your needs.

If your circumstances have changed, we recommend that you review your contract with your Financial Adviser. If you don't have a Financial Adviser, please visit www.unbiased.co.uk.

SUMMARY OF OUR HEALTH & WEALTH PRODUCT

This is a condensed version of the features and rules governing your Health & Wealth contract. For full details, please refer to the Health & Wealth Schedule 1 Rules.

Health & Wealth allows you to insure a part of your earnings if you're unable to work due to illness or injury. As a result, if your earnings go down or stop, you'll be able to claim benefit (subject to the claim criteria). Health & Wealth also includes the ability to participate in our bonuses and to build up a capital balance.

CONTRACT FEATURES

You can insure up to 75% of your gross taxable earnings. Your weekly benefit is based on the number of shares you take out. A share is a unit allocated by the Society on which contributions and benefits are based. The maximum benefit available is £240 per week (400 shares).

You're covered from the first day if you're unable to work due to illness or injury.

Your contract is designed to be long term in nature and includes the ability to participate in our bonuses and to build up a capital balance which, under current legislation, is payable to you tax-free when you reach the natural end of your contract.

ADDITIONAL FEATURES INCLUDED IN YOUR CONTRACT

Following a period of claim, if your incapacity means that you're permanently unable to work, we can pay you reduced benefit in addition to what you could earn from any work you might be able to perform.

Subject to certain conditions, you may make a withdrawal from your capital balance.

MATURITY OF YOUR CONTRACT

There are a variety of different options available to you when it comes to the maturity of your contract. For more information, please contact our Member Services Team on **0800 587 5098** or memberservices@cirencester-friendly.co.uk.



CLAIMING ON YOUR CONTRACT

You'll be entitled to claim benefit if you're unable to work due to illness or injury in your usual or any alternative occupation. This is called an Any Occupation definition.

You must continue to pay your premiums even when in claim, so your contract and other benefit entitlement is maintained.

HOW TO CLAIM

If you need to make a claim, please contact our **Claims Team** without delay on **0800 587 5098** or claims@cirencester-friendly.co.uk.

View **Our Guide to Claims** on our website at www.cirencester-friendly.co.uk.

WHAT'S NOT INCLUDED?

Claims won't be admitted in respect of the following*:

- where you are affected with any illness or disease which doesn't incapacitate you from following your usual or alternative employment (whether or not such employment is available);
- addiction to or abuse of drugs, solvents or alcohol;
- voluntary sterilisation;
- illness arising directly or indirectly from or aggravated by pregnancy, childbirth or associated medical complications;
- abortion or any incapacity relating thereto or resulting therefrom.

*This is not an exhaustive list of when your claim will not be met. Please speak with our Claims Team on 0800 587 5098 if you're unsure if your claim would be paid.

WHO SHOULD I CONTACT?

FOR GENERAL ENQUIRIES ABOUT HEALTH & WEALTH:

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**

MAKING A COMPLAINT

Should you have any cause for complaint about the service you have received from us, or about Health & Wealth, 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

Exchange Tower, Harbour Exchange, London, E14 9SR

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

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

For further information regarding our complaints procedure, please visit our website at **www.cirencester-friendly.co.uk**.



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Cirencester Friendly is a trading name of Cirencester Friendly Society Limited. Registered and Incorporated under the Friendly Societies Act 1992. Reg. No. 149F. Cirencester Friendly Society Limited is Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 109987. V1 (SEP 2024)