

## MY EARNINGS INSURANCE PRODUCT SUMMARY



Our My Earnings Insurance contract is closed to new business. However, if you have an existing My Earnings Insurance 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](http://www.unbiased.co.uk).

### SUMMARY OF OUR MY EARNINGS INSURANCE PRODUCT

This is a condensed version of the features and rules governing your My Earnings Insurance contract. For full details, please refer to the My Earnings Insurance Schedule 3 Rules.

My Earnings Insurance 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).

### CONTRACT FEATURES

You can insure up to 65% of your gross taxable earnings, up to the maximum earnings of £65,600 per year and minimum earnings of £6,400 per year.

You'll have a deferred period of Day 1\* or 4, 8, 13, 26 or 52 weeks, which is the period before benefit payments start to be made.

\*Please note, Day 1 deferred periods aren't available for amendments.

You can combine any two deferred periods so that your benefit payments have different start times. This is called a split deferred period, designed for situations where the amount you get paid from work reduces in stages.

If you've chosen a 4, 8, 13, 26 or 52 week deferred period, you can apply to add Severe Injury Cover. This means that if you have to stop working due to one of the injuries listed\*, you can claim benefit to be paid from the first day you're unable to work (subject to at least four consecutive days off work).

Condition	Details
Brain injury	Caused by physical trauma/injury.
Amputation/loss of a limb	Caused by physical trauma/injury.
Paralysis	Paraplegia or quadriplegia caused by physical trauma/injury.
Permanent loss of sight	Caused by physical trauma/injury.
Deep lacerations	Where the condition requires hospital treatment involving muscle, tendon and/or internal organs.
Dislocation	Where the condition requires hospital treatment. Dislocation of fingers and toes are not covered.
Fractured bones	The following fractures are not covered: <ul style="list-style-type: none"><li>• Fractures of fingers, toes and/or nose;</li><li>• Stress/hairline fractures;</li><li>• Pathological fractures.</li></ul>
Burns/scalds	First degree burns are not covered.

If you add the Indexation option, your cover will be automatically reviewed annually on the anniversary of your contract or the anniversary of the date you added Indexation, against the Office of National Statistics Consumer Price Index (CPI). If the index results in an upward movement, your cover will be adjusted and your premium increased proportionately to reflect more cover.

There are two expiry dates available:

- At the age of 70; or
- the given retirement age set by the Society for your occupation.

Some occupations have a set occupational retirement age where cover under the Own Occupation definition will end and claims thereafter will be assessed using the Suited Occupation incapacity definition.

### ADDITIONAL FEATURES INCLUDED IN YOUR CONTRACT

#### TERMINAL ILLNESS BENEFIT

If you're diagnosed with an incurable illness that, in the opinion of your Doctor, is likely to result in your death within 12 months, you can claim Terminal Illness Benefit. Terminal Illness Benefit is paid as a single lump sum equivalent to six months benefit. You'll also continue to receive benefit in the normal way.

#### RECOVERY BENEFIT

Whilst you're receiving benefit payments, you must not undertake any form of work (including voluntary work). If you're able to work in a restricted capacity or return to an alternative occupation and your earnings go down, you may be eligible to apply for Recovery Benefit.

#### CAREER BREAK

You can apply to take a break from paying premiums for up to 12 months, without the need for further underwriting when you resume cover. When you suspend your premiums, no claims or benefits will be admitted or paid for the period of suspension.

### CLAIMING ON YOUR CONTRACT

Any claim for benefit up to the set retirement age for your occupation will be based on your inability to carry out your job. This is called on Own Occupation definition. Once you've reached the retirement age for your occupation and if your contract continues to the age of 70, we'll consider your past training, education or experience. This is called a Suited Occupation definition.

When you're being paid benefit, you must continue to pay your premiums however, your premiums will be refunded to you with your payments. We call this Refund of Premium.

## 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\*:

- the misuse of solvents or substances used for other than their stated purposes;
- the use of illegal substances or drugs not taken under the advice or supervision of your Doctor;
- the misuse of alcohol;
- pregnancy/childbirth and sterilisation, unless on the ground of medical necessity;
- any operation or treatment that isn't medically necessary, including cosmetic surgery;
- your criminal conduct or participation in a criminal act.

\*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 MY EARNINGS INSURANCE:

#### 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 My Earnings Insurance, 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**.



## MY EARNINGS INSURANCE PRODUCT SUMMARY

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