

keyfacts®

MY EARNINGS PROTECTED
KEY FACTS DOCUMENT

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IMPORTANT NOTES

- As part of our due diligence process for new applications and ongoing 'know your customer' procedures, we carry out identity checks.
- All correspondence relating to the My Earnings Protected contract will be digital and either sent by email or available to view via an online portal. Paper copies of any correspondence can be made available upon request.

1. INTRODUCTION

ABOUT CIRENCESTER FRIENDLY

Cirencester Friendly was established in 1890. Based in Cirencester, Gloucestershire, we're a mutual Friendly Society owned by our Members and as a result have no external shareholders. We're authorised and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority (PRA) under registration number 109987.

Our mission is

"WE PROTECT LIFESTYLES"

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.

2. ABOUT THIS GUIDE

This Guide is intended to help you to understand the My Earnings Protected contract. It should be read alongside Schedule 6, Rules of the My Earnings Protected Contract (called the 'Schedule' in this Guide) to provide a comprehensive insight into My Earnings Protected.

This Guide will also be useful if you need to make a claim or make changes to your My Earnings Protected contract at a later date.

The registered terms and conditions governing My Earnings Protected are found in the Schedule. This Guide refers to parts of the Schedule which we've highlighted in the text to help you cross reference. For the complete terms and conditions of My Earnings Protected, please refer to the Schedule.

An important part of My Earnings Protected is the words and expressions we use to describe the terms and conditions relating to the contract. These can be found in **Part A** of the Schedule, and we urge you to refer to them if you're in any doubt about what something means.

Schedule 6 can be found on our website at **www.cirencester-friendly.co.uk/member** along with a glossary of key terms.

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

3. WHAT IS MY EARNINGS PROTECTED?

My Earnings Protected is an individual income protection insurance contract that allows you to insure a part of your earnings. If you're unable to work due to illness or injury and as a result your earnings go down or stop, you'll be able to claim benefit to help you to meet essential costs (subject to the claim criteria).

My Earnings Protected will give you and those who rely on you peace of mind when you need it.

We're able to offer terms for most occupations. Unlike many other income protection contracts, My Earnings Protected doesn't increase the premiums you pay because of the job you're doing.

Because the benefit paid is currently free from tax, the maximum you can insure is 65% of your gross taxable earnings

Part B, subject to the following upper and lower limits:

- A maximum taxable income of £80,000 a year.
- A minimum taxable income of £6,400 a year.

The amount of benefit you'll receive will be calculated after the deduction of any continuing income you get during the claim period from:

- Paid work;
- Any other income protection or insurance benefit payments made to you by other providers;
- Early retirement pensions paid to you as a result of ill health.

So, it's very important that you allow for these deductions and avoid over-insuring yourself **Part B**.

My Earnings Protected offers you a choice of claim periods to allow more flexibility:

- Long-term – benefit is paid until your contract ends or when you return to work.
- Short-term – benefit is limited to two years for each illness or injury.

The length you're able to claim for will affect the cost of your monthly premium, giving you more options to make income protection affordable and suit your needs.

If you're employed on a fixed-term contract, you can still apply for My Earnings Protected. In the event of a claim, you'll need to produce the original letter or contract document from your

employer giving the start and end dates of your contract. Any claim will be subject to our normal qualification requirements and, if approved, entitlement to claim benefit will last until the end date of your contract.

My Earnings Protected doesn't cover redundancy or unemployment and has been designed to pay a benefit to replace lost earnings due to illness or injury. We only protect a proportion of your earnings as the benefit you receive at claim is paid to you tax-free and will represent a higher proportion of your after-tax earnings.

4. CAN I APPLY FOR MY EARNINGS PROTECTED?

You can apply for My Earnings Protected if all the following apply:

- You're 18 or over **Part B** and haven't yet had your 55th birthday (your contract must commence before you turn 55).
- You live in the UK **Part B**.
- You're registered with a UK Doctor, who can supply up to date three years medical history **Part B**.
- You're employed or self-employed earning at least £6,400 a year and working 16 hours or more a week.

- Your earnings are taxable in the UK.
- You're not awaiting any medical tests, investigations or the results of these.
- You don't habitually live and work outside of the UK.

WHAT IF I HAVE MORE THAN ONE JOB?

If you have more than one job or take on another job(s) at any time during your contract, you must tell us. We'll treat them as a single occupation which means that if you're able to do any of your jobs, you won't be eligible to claim benefit.

WHAT IF I PARTICIPATE IN SPORTS OR OTHER HAZARDOUS PURSUITS?

Any accidents or injuries relating to/arising from taking part in competitive or non-competitive motor sports aren't covered as noted in our standard exclusion **Part A**.

We're able to consider participation in sports and other hazardous pursuits, however we may ask for further information. In some circumstances, we may need to exclude this from cover.

5. WHAT WILL MY EARNINGS PROTECTED COST?

The monthly premium you pay will depend on the factors listed below:

CLAIM PERIODS

There are two claim period options:

- Long-term – benefit is until your contract ends or when you return to work.
- Short-term – benefit is limited to two years for each illness or injury.

YOUR AGE

Premiums are based on your age when you join **Part C**.

There are two premium types available, and both are at guaranteed rates.

The two premium types **Part C** are:

- Guaranteed Level – based on your age on joining which will stay the same throughout your contract*.
- Guaranteed Annual Escalating – based on your age on joining which then rises annually**.

You must select either a Guaranteed Level or a Guaranteed Annual Escalating premium rate at application **Part C**, and any

future changes to your contract must be on the same basis **Part C**.

*Subject to indexation and contract changes.

**Subject to age band increases, indexation and contract changes.

THE AMOUNT OF COVER YOU TAKE OUT

The amount of benefit you want to receive will affect the cost of your premium. The more cover you take out, the greater the overall cost. There are limits that apply to the amount of cover you can take out, which can be found in Section 3 of this Guide.

WHEN YOU WANT BENEFIT PAYMENTS TO START

When you complete an application for My Earnings Protected with your Financial Adviser, you'll be asked when you want benefit payments to start if you need to make a claim **Part B**. The sooner you want the benefit to be paid from, the higher the premium will be. The period before benefit payments start to be made is called a deferred period. You can choose from the following:

After 1, 4, 8, 13, 26 or 52 weeks

This means that for claims where the contract qualifying conditions are met, benefit will be paid following the chosen deferred period, for example after 4 weeks of illness or injury.

You may choose any one of these deferred periods to suit your needs. For example, when you're no longer entitled to sick pay from your employer.

OR

You can combine any two of the deferred periods so that your benefit payments have different start times. For example, you may wish to have part of your payments begin after 4 weeks deferred and the rest after 26 weeks deferred. We call this a split deferred period. This is designed for situations where the amount you get paid from work reduces in stages. For example, you might be entitled to six months fully pay followed by six months half pay from your employer. Your Financial Adviser will be able to help you to tailor My Earnings Protected to your circumstances.

Don't forget, if you continue to receive certain types of income while you're off work due to illness or injury, you may not be entitled to claim benefit or it may be reduced, so consider this when deciding on the amount of cover you need. **Part B** of the Schedule and Section 3 of this Guide have more details.

THE OPTIONS YOU ADD TO YOUR CONTRACT

The following options can be added to My Earnings Protected and each have a cost:

INDEXATION

Over time, the purchasing value of the cover you've taken out can fall as prices rise, or your earnings can increase and you fail to revise your cover. If you add the indexation option, your cover will be automatically reviewed annually against the Office of National Statistics Consumer Price Index (CPI) **Part F**.

If the index results in an upward movement, your benefit amount and your premium will be increased proportionally to reflect more cover. Should the index not result in an upward movement, your cover will remain unchanged. Any indexation increase will be subject to a maximum of 10% each year **Part F**. We'll keep you informed of any changes as a result of indexation. If the index falls, we reserve the right to reduce your cover and premiums accordingly **Part F**. Indexation applies even if you're in claim. Any increase in benefit will take effect immediately following the review date, plus any deferred period **Part F**.

WHAT HAPPENS IF I DON'T WANT TO ACCEPT THE INDEXATION INCREASE?

You can decline an indexation increase for the current year or remove it from your contract. If you decline an indexation increase, it'll be automatically reapplied the following year without the need for underwriting. However, if you decline the increase for three consecutive years, indexation will then be removed from your contract.

If indexation is removed from your contract, a new application will be required, and underwriting will apply if you decide to include this option in the future.

You'll be notified of any pending indexation increase to your contract. If we don't hear from you, the increase will proceed.

For complete details on indexation, refer to **Part F** of the Schedule.

SEVERE INJURY COVER

Regardless of the deferred period you've chosen, you can apply to add Severe Injury Cover **Part E**.

If you have to stop working because of one of the injuries listed in the table on page 11 and as a result your earnings go down, you can claim benefit that will be paid from the first day you're unable to work, subject to at least four consecutive days off work **Part E**. This option can be added when you apply for My Earnings Protected, or at a later date subject to medical underwriting.

All claims made under Severe Injury Cover are subject to assessment and must meet the requirements of claim **Part E**. If you suffer more than one of the injuries listed below in the same event, or during a claim for another, then we'll only permit a single claim for loss of earnings **Part E**.

SEVERE INJURY COVER CONDITIONS

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 aren't covered.
Fractured bones	The following fractures aren't covered: <ul style="list-style-type: none">• Fractures of fingers, toes and/or nose.• Stress/hairline fractures.• Pathological fractures.
Burns/scalds	First degree burns aren't covered.

Notes to Severe Injury Cover

- Paraplegia – refers to paralysis from approximately the waist down.
- Quadriplegia – refers to paralysis from approximately the shoulders down.
- Pathological fracture – a pathological fracture happens when a bone breaks due to weakness in the bone caused by an underlying disease e.g. bone cancer or osteoporosis.
- Physical trauma/injury – this means that a claim will only be considered if the injury condition happened as a result of a physical injury e.g. a fall and not as a result of a medical condition such as a stroke.
- First-degree burn – a first-degree burn (also called a superficial burn or wound) is an injury that affects the first layer of your skin. First-degree burns are one of the mildest forms of skin injuries, and they usually don't need medical treatment.

THE END DATE

You must tell us when you want your contract to end. You can select any end date between age 55 and 70 **Part B**.

ANY PREMIUM LOADINGS THAT MIGHT BE APPLIED

When we've completed our assessment of your application for My Earnings Protected, we'll confirm the terms on which we can offer you cover. We may need to charge a higher premium because of your health. We call this non-standard terms **Part B**. We'll explain what we've done and why.

Section 6 of this Guide contains more information about underwriting and non-standard terms.

ANY PREMIUM REDUCTIONS THAT MIGHT BE APPLIED

Where we exclude conditions related to back disorders or mental illness, we'll apply a 5% discount from your base premium for each of these excluded conditions (maximum of 10%). The discount isn't optional and will be applied following the discretion of our Underwriters.

You should ensure that you provide all the information required on the application form in full as failure to do so may result in future claims being declined, and in some cases, your contract being cancelled by us.

PLEASE NOTE

The discount will only be applied to your base premium and not any additional premiums applied following our underwriting process or the addition of options.

6. HOW DO I APPLY FOR MY EARNINGS PROTECTED?

Your Financial Adviser will need to complete an application for My Earnings Protected on your behalf **Part B**.

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

Your Financial Adviser will need to supply all the information requested. If the application is incomplete or inaccurate, this could delay our decision or even result in it being declined. Failure to supply all the information could also result in future claims being declined and in more serious cases, your My Earnings Protected contract being cancelled by us **Part K**.

When we've considered your application, we may ask for further information about your health, earnings or other relevant details to help us to reach a decision as to whether your application is acceptable or not, and on what terms **Part B**. This process is called underwriting.

WHAT HAPPENS NEXT?

Once we've completed our assessment of your application, we'll notify your Financial Adviser. You may be offered a contract on standard or non-standard terms. Standard terms means that no premium loadings or exclusions have been applied to the contract.

For both standard and non-standard terms, we won't consider claims for the following excluded conditions **Part A**:

- 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.
- Sterilisation unless on the grounds of medical necessity.
- Any operation or treatment that isn't medically necessary, including cosmetic surgery.
- Your criminal conduct or participation in a criminal act.
- When an accident or injury is relating to/arising from participation in competitive or non-competitive motor sports.

If you're offered a contract on non-standard terms, this means that in order to accept the risk, we've found it necessary to apply certain specified conditions by restricting cover and/or charging additional premiums. These will be in addition to the standard excluded conditions referred to in the Schedule and listed above. We'll explain any non-standard terms in the offer letter **Part B**.

Don't forget, where we exclude conditions related to back

disorders or mental illness, we'll apply a 5% discount from your base premium for each of these excluded conditions (maximum of 10%).

In some instances, we may not be able to offer the terms you apply for. If this happens, we'll notify your Financial Adviser and if possible, offer alternative terms.

When your application is approved, you'll become a Member of the Society. You'll then be subject to both the Schedule and the General Rules of the Society. You'll receive a Membership pack that will include full details of your Membership, along with an advance notice letter which details when premiums are due and how much they'll be.

7. HOW AND WHEN DO I PAY MY PREMIUMS?

Premiums are paid monthly by Direct Debit in advance of cover **Part C**. The first payment will activate your My Earnings Protected contract and thereafter premiums will fall due on, or around, the same date each month until the end date of your contract.

8. WHAT HAPPENS IF I GET INTO ARREARS WITH MY PREMIUMS?

If you don't continue to pay your premiums, your contract will fall into arrears and you won't be eligible for any of the benefits of the contract **Part C**. If your contract falls into arrears, we'll contact you and ask you to make a payment to clear the arrears **Part C**.

If you don't make a payment and/or clear the arrears and you miss three months payments, we'll close your contract. You'll no longer be a Member of the Society and you won't be entitled to any benefits **Part K**.

If you fall into arrears or have difficulty in paying your premiums, please contact your Financial Adviser or our **Member Services Team** without delay on **0800 587 5098** or **memberservices@cirencester-friendly.co.uk**. You can also refer to our Additional Support page at **www.cirencester-friendly.co.uk/member/additional-support** where we've gathered details of all the options available and external organisations that may be useful.

9. CAN I MAKE CHANGES TO MY CONTRACT ONCE IT HAS STARTED?

Provided you're not in claim or in arrears, you can apply to make changes to your My Earnings Protected contract to suit your personal circumstances.

Where there is an increase in risk, any change will be subject to medical underwriting and could result in different terms or a change in premium **Part B**.

In some instances, we may not be able to approve your application to change your contract. You'll be notified in writing of any changes prior to acceptance. The following table will help you to decide if underwriting will apply.

To ensure My Earnings Protected continues to meet your needs, we encourage you to keep us informed by telling us of any of the following changes **Part B**:

- A change in the earnings you told us about.
- Any increase in your entitlement to income from your employer in the event of illness or injury.
- Any increase in your income protection cover from another insurer.
- A change of your address.
- You move abroad.
- Any change(s) which result in the amount of time you spend working outside of the UK becoming greater than 8 weeks in the calendar year.
- A different occupation to the one you've told us about, or if you become unemployed.
- Retirement before you reach the end date of your contract.

Reduction in risk - no underwriting	Increase in risk - subject to underwriting
Increase in the deferred period	Reduction in the deferred period
Reduction in cover	Increase in cover (not permitted in the last five years of your contract)
Removal of Severe Injury Cover	Addition of Severe Injury Cover
Removal of indexation	Addition of indexation
Reduction in end date/retirement age	Increase in end date/retirement age

- If you're absent from work due to illness or are taking an extended break.
- Anything else you think might affect your entitlement to claim benefit.

As a minimum, we encourage you to review your contract annually, preferably with a Financial Adviser, to ensure it continues to meet your needs.

If you wish to amend your contract, we strongly suggest you speak to your Financial Adviser to ensure the changes are right for you. We'll automatically notify the Financial Adviser who introduced you to the Society of any amendment made on your instruction, unless you specifically tell us not to.

GUARANTEED INSURABILITY OPTIONS

This valuable facility allows you to increase your cover by up to 10% of your current benefit (subject to usual conditions and not exceeding 65% of your income), without supplying medical information, when one of the following 'lifestyle' events occurs*:

- Marriage or entry into a civil partnership.
- Birth or legal adoption of a child to you or your partner.
- Increase of earnings.
- Increase in your mortgage.

*Evidence of the above events will be required.

In addition, you can also increase your cover every fifth anniversary of the start date of your contract **Part J**.

CAREER BREAK

A Career Break allows you to temporarily suspend your cover for up to 12 months, subject to prior approval by us **Part B**.

Entitlement to benefit ceases during any period of Career Break.

If you resume paying your premiums within 12 months after the start of your Career Break, you'll be able to recommence your cover to the level it was when you stopped your premium payments and be entitled to claim benefit.

10. HOW DO I MAKE A CLAIM?

Follow our simple '3 Steps to Claim':

STEP 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.

STEP 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.

You can access our online claim form on our website at **www.cirencester-friendly.co.uk**.

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

STEP 3 – THE PAPERWORK

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

- 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).
- 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.
- 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.

WHAT ARE THE TIME LIMITS TO MAKING A CLAIM?

DEFERRED PERIOD

Check what your deferred period is, as this will impact when your claim payment commences. For more information, please see Section 5 or your contract documents.

NOTIFY US OF YOUR INABILITY TO WORK

Do this as soon as possible, so we can complete an assessment of your claim.

LACK OF CO-OPERATION

In the event we request additional information to complete the assessment of your claim, and we don't receive a response, we reserve the right to close your claim after 26 weeks.

WHAT IF MY EARNINGS HAVE CHANGED SINCE I APPLIED?

If you receive less benefit than you were expecting, your level of cover may be too high. This can happen when your evidence of earnings is lower than the earnings you last told us about or you have some continuing income which we consider when calculating your benefit payment.

Don't forget, you'll be asked to supply evidence of your earnings for the 12 months prior to claiming, and it's this evidence that will be used to calculate your benefit entitlement **Part D**.

If your earnings have increased since you last told us, then you could be under-insured. It's important that you regularly review your My Earnings Protected contract with your Financial Adviser so that it remains suitable for your personal circumstances **Part B**.

WHY WILL MY CLAIM NOT BE PAID?

On receipt of your claim form and supporting documents, our **Claims Team** will assess your claim. Your claim won't be paid if*:

- Your inability to work doesn't go beyond your deferred period.
- You're no longer incapacitated or don't meet the definition of Own Occupation Disability **Part A**.
- You haven't suffered a reduction in earnings because of your illness or injury.
- You're not a permanent resident in the UK.
- You're on maternity or paternity leave.
- You don't pay your premiums.
- Your illness or injury is excluded.
- You're unable to provide the evidence we've asked for in support of your claim.
- You provided us with false information.
- You're on a Career Break.
- If you've selected a short-term benefit and need to claim for the same or linked incapacity within 26 weeks of returning to work and have used all your two-year claim period.

*This isn't an exhaustive list of why your claim wouldn't be paid. Please speak to your Financial Adviser or our **Claims Team** on **0800 587 5098** if you're unsure whether your claim would be paid.

WHAT IF I GO BACK TO WORK BUT I'M OFF AGAIN FOR THE SAME ILLNESS OR INJURY?

LONG-TERM BENEFIT

If you return to work after receiving benefit, then have to stop working again for the same condition within 52 weeks of returning to work, then your deferred period won't apply and benefit will be paid immediately for qualifying claims **Part D**.

SHORT-TERM BENEFIT

The same approach will apply for short-term benefit contracts; you must not have returned to work for a period of 26 weeks and this must relate to the same condition as your previous illness or injury that you claimed for. You must not have reached the maximum claim period of two years.

HOW LONG WILL I BE PAID BENEFIT?

You'll continue to receive benefit until:

- You're able to return to your job.
- You choose to start a different job.
- You start voluntary work.
- You stop sending us evidence of your illness or injury.
- You no longer meet the definition of Own Occupation Disability.
- You fail to keep your premiums up to date.

- You're no longer a Member of the Society.
- You reach the end date of your contract.
- You fail to comply with the reasonable requests of the Society.
- You've reached your short-term benefit limit (if applicable).

HOW MUCH BENEFIT WILL I RECEIVE?

The amount of benefit paid to you will depend on:

- The level of cover you've arranged;
- Your pre-disability earnings (the 12 months prior to being unable to work);
- Any continuing income.

Don't forget, it won't be more than 65% of your taxable earnings **Part B**.

HOW WILL YOU ASSESS MY CLAIM?

Any claim for benefit up to your chosen retirement age will be based on your inability to carry out your job. This is called Own Occupation Disability.

HOW WILL I GET PAID?

Once we've gathered the information and your claim has been accepted, we'll make an initial payment to your bank account by Bankers' Automated Clearing Services (BACS) transfer.

Beyond this, we'll make regular monthly payments.

All payments can take up to three working days to clear in your bank account.

DO I STILL HAVE TO PAY MY PREMIUMS WHEN I'M IN CLAIM?

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

CAN I WORK IN ANY CAPACITY WHILST CLAIMING BENEFIT?

This depends on your circumstances and would need to be discussed with our **Claims Team** as part of your assessment.

WHAT HAPPENS IF I HAVE A PHASED RETURN TO FULL TIME WORK OR GO BACK TO A DIFFERENT JOB?

If you're able to return to work in a restricted capacity or to an alternative occupation, and your earnings reduce, you may be eligible to apply for Recovery Benefit **Part G**. This will be calculated on your new earnings **Part G**.

If you're planning to return to work in any capacity, you should inform us immediately.

WHAT HAPPENS IF I HAVE A TERMINAL ILLNESS?

If you're diagnosed with an incurable illness that, in the opinion of your Doctor, is likely to result in your death, you may be able to claim Terminal Illness Benefit. We ask that you notify us of your condition as soon as possible **Part H**.

Terminal Illness Benefit is paid as a single lump sum equivalent to six months benefit. Terminal Illness Benefit can only be claimed once **Part H**.

You'll also continue to receive benefit in the normal way **Part H**.

11. WHAT HAPPENS IF I DON'T WANT OR NEED MY EARNINGS PROTECTED ANYMORE?

You may cancel your My Earnings Protected contract at any time by contacting our **Member Services Team** on **0800 587 5098** or **memberservices@cirencester-friendly.co.uk**. We strongly recommend that you talk to your Financial Adviser before cancelling to make sure it's the right thing to do. Please note, if you cancel your Direct Debit your contract won't be automatically cancelled, and you'll need to contact our **Member Services Team** if this is your intention.

Your My Earnings Protected contract will also end if:

- Your premiums fall three months in arrears.
- You die before your end date.
- Your contract is cancelled because of a serious breach of the Schedule or General Rules of the Society.
- You change your job to one we don't cover.
- You habitually live and work outside of the UK.

If you miss a monthly premium payment, we'll remind you that you must bring your premiums up to date within the next month. If your premiums fall three months in arrears, then your contract will be cancelled, cover will end, and you'll no longer be a Member of the Society **Part K**.

If you cancel My Earnings Protected within 30 days of the start date, any premiums you've paid to us during this time will be refunded to you. After 30 days, premiums won't be refunded.

When My Earnings Protected is cancelled, you'll no longer be covered by the Society, you won't be able to make a claim, and you won't receive benefit payments from us. There are no penalties or fines for cancelling your My Earnings Protected contract.

12. WHO SHOULD I CONTACT?

FOR GENERAL ENQUIRIES ABOUT MY EARNINGS PROTECTED

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 EARNINGS PROTECTED 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 regulation and training purposes.

13. 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 Earnings Protected, 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 isn't dealt with in eight weeks or to your complete satisfaction, you can contact:

The Financial Ombudsman Service

Online: **www.financial-ombudsman.org.uk/contact-us**

Tel: Call **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**.

14. 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 Earnings Protected, 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 Earnings Protected is right for you. You should carefully 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 Earnings Protected will be issued in English and correspondence and communications conducted in this language. My Earnings Protected 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 FACTS

www.cirencester-friendly.co.uk

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. V5 (AUG 2025)