



CHILDREN'S CRITICAL ILLNESS SUPPORT FREQUENTLY ASKED QUESTIONS



WHAT IS CHILDREN'S CRITICAL ILLNESS SUPPORT?

Children's Critical Illness Support is designed to provide a monetary lump sum of £2,500 if your child is diagnosed with one of the ten listed critical illnesses. It's available to all existing and new Members of the Society and is limited to one claim per Member and available until retirement or the contract ceases.

AM I ELIGIBLE?

To be eligible for the payment of Children's Critical Illness Support:

- you must be an active Member, not in arrears, and not on a Career Break;
- you and the child must be resident in the UK;
- you must be the natural, adoptive or step-parent of the child;
- the child must be under the age of 21;
- the child must survive for a period of 14 days after diagnosis of one of the listed critical illnesses;
- any existing critical illnesses prior to introduction of Children's Critical Illness Support won't be covered.

HOW MUCH DOES IT COST?

Children's Critical Illness Support is a free benefit and offered to all Members that hold an income protection contract with the Society. It's a discretionary benefit which the Society can withdraw at any time.

WHEN CAN A CLAIM BE MADE?

You can submit a claim when your child is diagnosed with one of the ten listed critical illnesses below, and meets the eligibility criteria outlined above.

The ten listed critical illnesses are as follows:

- Bacterial meningitis - resulting in permanent symptoms.
- Benign brain tumour.

- Cancer - excluding less advanced cases.
- Heart valve replacement or repair.
- Kidney failure - requiring permanent dialysis.
- Loss of hands or feet - permanent physical severance.
- Major organ transplant - from another person, this also includes being added to an official UK transplant waiting list.
- Open heart surgery.
- Third degree burns - covering 20% of the body's surface area or affecting 20% of the area of the face or head.
- Traumatic brain injury - resulting in permanent symptoms.

WHEN WILL MY CLAIM NOT BE PAID?

Your claim won't be paid if the critical illness is as a result of a pre-existing condition, occurs after you've retired, your contract has ceased, you're in arrears, on a Career Break or if you've made a previous claim for Children's Critical Illness Support.

WHAT EVIDENCE WILL I NEED TO PROVIDE?

You'll need to complete and sign a Children's Critical Illness Support Claim Form and have this signed by your child's GP or Consultant.

HOW WILL THE CLAIM BE PAID?

Payment of the lump sum will be paid by Bankers' Automated Clearing Services (BACS) transfer.

HOW CAN THE 125 FOUNDATION HELP ME?

The 125 Foundation was launched to celebrate our mutual status and to mark our 125th anniversary in 2015. By providing financial assistance, the 125 Foundation aims to give even greater support to our Members and causes close to their hearts.

When claiming for Children's Critical Illness Support, you can also apply to the 125 Foundation for a financial grant. This could help ease the financial burdens or modifications to the home or the purchase of mobility aids.

To find out more information and details of how to apply to the 125 Foundation please visit our website at www.cirencester-friendly.co.uk.

WHAT ELSE DO I NEED TO KNOW?

Congenital conditions will be covered, unless a parent had prior knowledge of any increased risk of the child suffering a critical illness, a terminal illness or had received counselling or medical advice in relation to the condition before the cover started or was last started.

Children's Critical Illness Support can be paid even if you're in receipt of sick pay benefit.

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

WHO DO I CONTACT AT CIRENCESTER FRIENDLY?

FOR GENERAL ENQUIRIES ABOUT CHILDREN'S CRITICAL ILLNESS SUPPORT:

Member Services Team

Tel: **0800 587 5098**

Email: memberservices@cirencester-friendly.co.uk

TO MAKE A CLAIM:

Claims Team

Tel: **0800 587 5098**

Email: claims@cirencester-friendly.co.uk



CHILDREN'S CRITICAL ILLNESS SUPPORT FAQS

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