

## Application Form

Please read the Key Features document before completing this form and keep a copy for your records.

### FOR OFFICE USE ONLY

Staff/IFA Name	<input type="text"/>
Contact/IFA Number	<input type="text"/>
Marketing Code	<input type="text"/>

### 1. Your details

Complete in BLOCK CAPITALS in black ink

Title Mr  Mrs  Miss  Ms  Other

First name

Middle name(s)

Last name

Date of birth  D  D  M  M  Y  Y  Y  Y

Address

Postcode

Home telephone (including STD code)

Mobile telephone

Email

Exact nature of occupation

Employment status Employed  Self Employed

If relevant, preferred branch no.

(If you leave this blank, you will join our central members club)

### 2. Your choice of cover

#### Weekly Benefit

Please select the level of weekly income you require:

£100  £200  £300  £400

#### Deferred Period

Tell us your choice of deferred period (i.e. how long you wait before the benefit becomes payable):

1 week  4 weeks

#### Maximum Benefit Period

Choose the maximum number of weeks your benefit may be payable for:

26 weeks  52 weeks

#### Monthly Premium

Your monthly premium, based on the choices you have made above, can be determined by referring to the Premium Table shown overleaf.

Your application for the Sickness Policy is subject to our assessment of the answers you provide on this form and, if accepted, will not start until we write to you to confirm a start date. In certain circumstances we may decline your application or accept it subject to specific exclusions. In some cases we may also increase your monthly premiums to reflect your health. In all these cases we will write to you in advance to advise you of these actions and to give you the opportunity to continue with your Policy or not.

### 3. Data protection notice

The information that you provide on this form will be held by Foresters Friendly Society and used for general business purposes and, in particular, to set up and administer the policy for which you are applying. Where an application is made via an Independent Financial Adviser (IFA) you agree to your details being disclosed to that IFA until you instruct us otherwise. We may disclose your data in confidence to companies with which we have a business relationship. We and they may contact you to provide you with details of other products and/or services which may be of interest to you. This may be by post, email and phone. If you do not want your information to be used in this way, please tick this box.

### 4. Instruction to your Bank or Building Society to pay by Direct Debit (please do not detach)



#### To The Manager

Name and full address of your Bank/Building Society branch

Name(s) of Account Holder(s)

Sort Code  -  -

Account Number

Originator's Identification Number 9 1 5 6 4 9

Reference Number (office use only)

#### Instruction to your Bank or Building Society

Please pay Foresters Friendly Society Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with Foresters Friendly Society and, if so, details will be passed electronically to my Bank/Building Society.

Signature   Date

Signature   Date

Banks/Building Societies may decline to accept instructions to pay Direct Debits from some types of account, such as a savings account.

Please turn over to continue and complete your Application

## 5. Declaration

This is our standard client agreement upon which we intend to rely. For your own benefit and protection you should read these terms carefully before signing them. If you do not understand any point please ask for further information.

**IMPORTANT:** Please read the following declaration carefully and sign below. If you answer YES to any of the questions you are not eligible to apply.

1. Please confirm your height  and weight . Yes  No   
Is this outside our acceptable band shown on the Body Mass Index chart below?
2. Is your smoking and/or alcohol consumption outside the following limits: Yes  No   
Smoking Consumption (per day): 20 (male) 20 (female)  
Alcohol Limits (units per week): 21 (male) 14 (female)
3. Have you ever had an application for sickness insurance/ income protection declined or accepted with an increased premium/exclusion? Yes  No
4. Please confirm the date and reason you last consulted your GP (General Practitioner).

Date:

Reason:

I declare that I suffer from no persistent medical conditions which regularly prevent me from working. I am currently fit to carry out my occupation as specified on this form.

The policy only covers sickness and injury. It doesn't cover unemployment; redundancy or if you cease trading. Your claim will also not be paid if it is due to: any pre-existing condition; pregnancy or childbirth; self-inflicted injuries; war; taking part in military operations; taking part in hazardous pursuits including, but not limited to, climbing; hunting; racing of any kind

and hang gliding; air travel (apart from as a fare paying passenger); psychiatric illness or mental disorders; criminal acts of the policyholder; HIV or AIDS; back related conditions unless there is a physical or radiological evidence of a medical abnormality or a consultant certifies that the condition stops you from working.

I understand that the policy benefits have been set based upon the information that I have provided on this form. I understand that if there are changes relating to the information provided I should inform the Society so that my cover can be reviewed.

I confirm that I am aged between 20 and 59 and that I am responsible for the payment of premiums due in respect of this policy. I confirm that I have read and understood the Sickness Policy Key Features document and that I agree to the Sickness Policy terms and conditions.

I understand that I will be entitled to Foresters Friendly Society surplus in the event of the closure of the Society only after having been a member for 5 years. I understand that a copy of the Rules and Memorandum are available upon request.

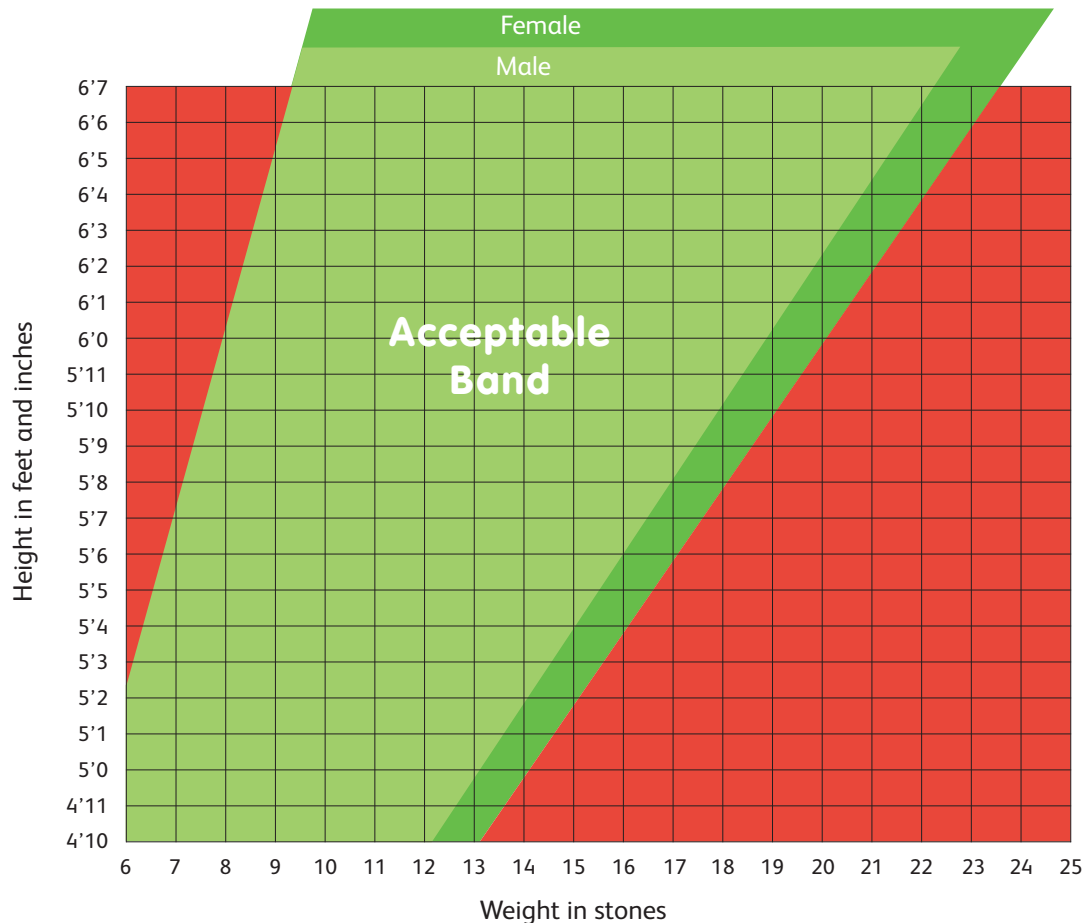
Signature

Date

X

X

## Body Mass Index chart:



## Premium Table:

Simply find your age and, based on the options you have chosen in section 2, you can determine what your monthly premium would be.

Weekly Benefit Max. Benefit Period Deferred Period Age		£100				£200				£300				£400			
		26		52		26		52		26		52		26		52	
		1	4	1	4	1	4	1	4	1	4	1	4	1	4	1	4
20		£9.12	£6.85	£10.16	£7.80	£14.24	£9.69	£16.32	£11.61	£19.36	£12.54	£22.48	£15.41	£24.48	£15.39	£28.64	£19.22
21		£9.25	£6.96	£10.35	£7.97	£14.49	£9.91	£16.69	£11.93	£19.74	£12.87	£23.04	£15.90	£24.99	£15.82	£29.39	£19.86
22		£9.38	£7.07	£10.54	£8.13	£14.76	£10.13	£17.08	£12.26	£20.14	£13.20	£23.62	£16.40	£25.52	£16.27	£30.16	£20.53
23		£9.52	£7.18	£10.74	£8.31	£15.04	£10.37	£17.48	£12.61	£20.55	£13.55	£24.22	£16.92	£26.07	£16.73	£30.96	£21.22
24		£9.66	£7.30	£10.95	£8.49	£15.32	£10.61	£17.89	£12.97	£20.98	£13.91	£24.84	£17.46	£26.64	£17.22	£31.78	£21.94
25		£9.81	£7.43	£11.16	£8.68	£15.62	£10.86	£18.32	£13.35	£21.43	£14.29	£25.49	£18.03	£27.24	£17.72	£32.65	£22.70
26		£9.96	£7.56	£11.38	£8.87	£15.92	£11.12	£18.76	£13.74	£21.88	£14.68	£26.14	£18.61	£27.84	£18.24	£33.52	£23.48
27		£10.11	£7.69	£11.60	£9.07	£16.22	£11.38	£19.20	£14.13	£22.33	£15.07	£26.81	£19.20	£28.44	£18.76	£34.41	£24.27
28		£10.26	£7.82	£11.83	£9.27	£16.52	£11.65	£19.66	£14.54	£22.78	£15.47	£27.48	£19.82	£29.04	£19.30	£35.31	£25.09
29		£10.41	£7.96	£12.06	£9.48	£16.83	£11.92	£20.12	£14.97	£23.24	£15.88	£28.18	£20.45	£29.66	£19.84	£36.24	£25.93
30		£10.57	£8.10	£12.30	£9.70	£17.14	£12.20	£20.59	£15.40	£23.71	£16.31	£28.89	£21.11	£30.28	£20.41	£37.19	£26.81
31		£10.73	£8.25	£12.54	£9.93	£17.46	£12.49	£21.09	£15.86	£24.18	£16.74	£29.63	£21.78	£30.91	£20.99	£38.17	£27.71
32		£10.89	£8.40	£12.80	£10.16	£17.78	£12.80	£21.60	£16.33	£24.68	£17.19	£30.39	£22.49	£31.57	£21.59	£39.19	£28.66
33		£11.06	£8.55	£13.07	£10.41	£18.12	£13.11	£22.13	£16.82	£25.19	£17.66	£31.20	£23.23	£32.25	£22.22	£40.26	£29.64
34		£11.24	£8.72	£13.34	£10.67	£18.48	£13.43	£22.69	£17.33	£25.72	£18.15	£32.03	£24.00	£32.96	£22.86	£41.38	£30.67
35		£11.43	£8.89	£13.64	£10.94	£18.85	£13.77	£23.28	£17.87	£26.28	£18.66	£32.91	£24.81	£33.70	£23.54	£42.55	£31.75
36		£11.62	£9.07	£13.95	£11.22	£19.24	£14.13	£23.90	£18.44	£26.86	£19.20	£33.85	£25.67	£34.48	£24.26	£43.80	£32.89
37		£11.83	£9.25	£14.28	£11.52	£19.66	£14.51	£24.57	£19.05	£27.48	£19.76	£34.85	£26.57	£35.31	£25.01	£45.13	£34.10
38		£12.05	£9.45	£14.64	£11.84	£20.10	£14.91	£25.28	£19.69	£28.15	£20.36	£35.91	£27.53	£36.20	£25.81	£46.55	£35.38
39		£12.29	£9.67	£15.02	£12.19	£20.57	£15.33	£26.04	£20.37	£28.86	£21.00	£37.06	£28.56	£37.14	£26.66	£48.08	£36.74
40		£12.54	£9.89	£15.43	£12.55	£21.08	£15.78	£26.87	£21.10	£29.62	£21.67	£38.30	£29.66	£38.16	£27.56	£49.73	£38.21
41		£12.80	£10.13	£15.85	£12.93	£21.60	£16.25	£27.71	£21.86	£30.40	£22.38	£39.56	£30.79	£39.20	£28.50	£51.42	£39.72
42		£13.07	£10.37	£16.29	£13.32	£22.14	£16.73	£28.57	£22.64	£31.21	£23.10	£40.86	£31.96	£40.28	£29.47	£53.14	£41.28
43		£13.35	£10.62	£16.73	£13.73	£22.69	£17.24	£29.45	£23.46	£32.04	£23.85	£42.18	£33.18	£41.38	£30.47	£54.91	£42.91
44		£13.63	£10.88	£17.18	£14.15	£23.26	£17.76	£30.36	£24.30	£32.90	£24.64	£43.54	£34.45	£42.53	£31.52	£56.72	£44.60
45		£13.93	£11.15	£17.65	£14.59	£23.86	£18.30	£31.30	£25.18	£33.78	£25.46	£44.95	£35.77	£43.71	£32.61	£58.60	£46.36
46		£14.24	£11.44	£18.14	£15.05	£24.47	£18.87	£32.27	£26.09	£34.71	£26.31	£46.41	£37.14	£44.94	£33.74	£60.54	£48.18
47		£14.56	£11.73	£18.64	£15.52	£25.12	£19.47	£33.28	£27.05	£35.67	£27.20	£47.92	£38.57	£46.23	£34.94	£62.56	£50.10
48		£14.89	£12.05	£19.16	£16.03	£25.79	£20.09	£34.32	£28.05	£36.68	£28.14	£49.48	£40.08	£47.58	£36.18	£64.64	£52.10
49		£15.25	£12.37	£19.71	£16.55	£26.50	£20.75	£35.41	£29.11	£37.74	£29.12	£51.12	£41.66	£48.99	£37.49	£66.83	£54.21
50		£15.62	£12.72	£20.28	£17.11	£27.24	£21.44	£36.56	£30.21	£38.86	£30.16	£52.84	£43.32	£50.48	£38.88	£69.12	£56.42
51		£16.01	£13.08	£20.88	£17.69	£28.03	£22.17	£37.76	£31.37	£40.04	£31.25	£54.64	£45.06	£52.06	£40.34	£71.52	£58.75
52		£16.43	£13.47	£21.51	£18.30	£28.87	£22.95	£39.02	£32.60	£41.30	£32.42	£56.54	£46.91	£53.74	£41.90	£74.05	£61.21
53		£16.88	£13.89	£22.18	£18.95	£29.76	£23.78	£40.37	£33.91	£42.65	£33.67	£58.55	£48.86	£55.53	£43.56	£76.73	£63.82
54		£17.37	£14.34	£22.90	£19.65	£30.73	£24.68	£41.80	£35.30	£44.10	£35.02	£60.70	£50.95	£57.46	£45.36	£79.60	£66.60
55		£17.89	£14.83	£23.67	£20.40	£31.78	£25.65	£43.34	£36.80	£45.68	£36.48	£63.01	£53.20	£59.57	£47.31	£82.68	£69.60
56		£18.47	£15.36	£24.51	£21.22	£32.95	£26.73	£45.03	£38.43	£47.42	£38.09	£65.54	£55.65	£61.89	£49.45	£86.06	£72.86
57		£19.13	£15.96	£25.45	£22.11	£34.26	£27.93	£46.90	£40.23	£49.38	£39.89	£68.35	£58.34	£64.51	£51.86	£89.80	£76.46
58		£19.89	£16.66	£26.51	£23.13	£35.78	£29.32	£49.03	£42.26	£51.67	£41.97	£71.54	£61.38	£67.56	£54.63	£94.05	£80.51
59		£20.82	£17.50	£27.78	£24.32	£37.63	£30.99	£51.55	£44.63	£54.45	£44.49	£75.33	£64.95	£71.26	£57.99	£99.10	£85.27

## The Direct Debit Guarantee



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit Foresters Friendly Society will notify you 14 working days in advance of your account being debited or as otherwise agreed. If you request Foresters Friendly Society to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit by Foresters Friendly Society or your bank or building society you are entitled to a full and immediate refund of the amount paid from your bank or building society.
  - If you receive a refund you are not entitled to, you must pay it back when Foresters Friendly Society asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written notification may be required. Please also notify us.

## How to get in touch

### Write to:

Foresters Friendly Society  
Foresters House  
29/33 Shirley Road  
Southampton  
SO15 3EW

Visit: [www.forestersfriendlysociety.co.uk](http://www.forestersfriendlysociety.co.uk)

Information, including a copy of this Application Form, is available in large print, audio and Braille upon request.

Foresters Friendly Society is the trading name of The Ancient Order of Foresters Friendly Society Limited.

Authorised and regulated by the Financial Services Authority Incorporated Friendly Society No.511F. FSA Registration No.110029

Foresters Friendly Society is an incorporated branch society registered in the United Kingdom.