

Application Form

Please read the enclosed Key Features document before completing this form and keep a copy for your records. Once you have decided to apply please complete this Application Form and return it to us in the pre-paid envelope provided.

FOR OFFICE USE ONLY

Staff/IFA Name

Contact/IFA Number

Marketing Code

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.

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. Money Laundering Regulations

To comply with anti-money laundering requirements, we may verify your identity by carrying out an online check with a credit agency. The agency will add a note to your reference file to show that an identity check has been made. We will not share the results of any electronic verification checks with any third parties and may request documentary evidence if required.

To set up payment for your Sickness Policy please complete the Direct Debit mandate below. If you are accepted for cover we will collect monthly premiums by Direct Debit for the amount of benefit and cover indicated in section 2.

4. Data Protection Notice

Foresters Friendly Society is registered under the Data Protection Act 1998. We maintain records in regard to policy applications on computer and/or paper files. Information will only be disclosed to third parties in whatever format is considered appropriate by us. Where the application is received via an Independent Financial Advisor (IFA) you agree that any current or future information can be disclosed by Foresters Friendly Society to that IFA until such time as you notify us that such an agreement should cease. We may use your details to send you information on products and services we think you may be interested in. We may do this by post, email, and phone. If you do not wish your information to be used for marketing our products to you, please tick this box.

5. 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.

6. 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 I declare that I am in good health and am not waiting for, nor have received, any medical or surgical treatment or investigations with a doctor or hospital in the last 2 years. 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. I have disclosed all information which may be relevant. I understand that failure to disclose any such information may invalidate my cover under this policy.
- 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. Does your occupation and/or hobbies involve the following: Yes No
flying (other than as a fare paying passenger), climbing, hunting, racing of any kind, hang gliding, or any other hazardous pursuit?
- 4. Have you ever had any psychiatric illness or mental disorder including depression, stress, or stress related conditions? Yes No
- 5. Have you ever had an application for sickness insurance/ income protection declined or accepted with an increased premium/exclusion? Yes No
- 6. Have you ever consulted a registered medical professional for medical advice on any of the following conditions: stroke, cancer, heart related problems, diabetes, back pain, asthma, or any disease of the lungs, kidneys or liver? Yes No
- 7. Please confirm the date and reason you last consulted your GP (General Practitioner).

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 contributions due in respect of this policy. I confirm that I have read and understood the Sickness Policy Key Features document. 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.

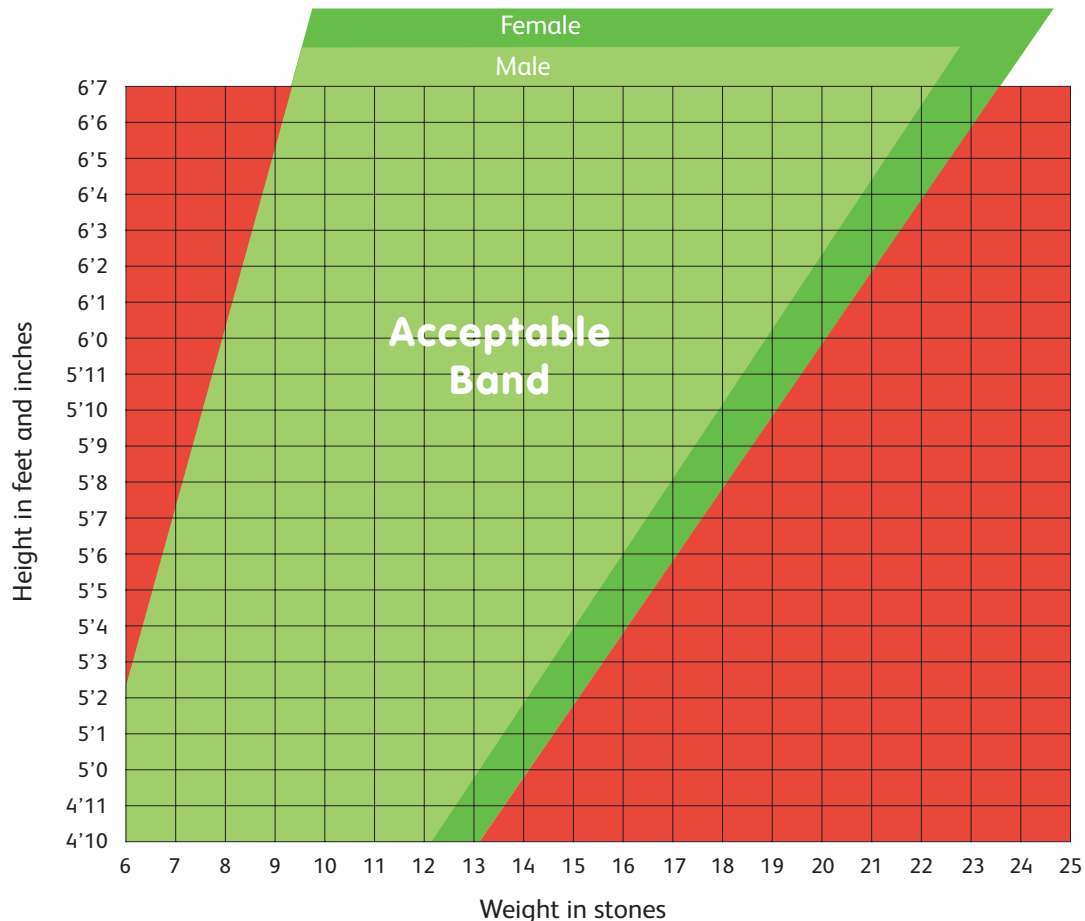
Signature Date

X X

Date:

Reason:

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		£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																							
Max. Benefit Period																																								
Deferred Period																																								
Age	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59
	£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																								
	£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																								
	£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																								
	£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																								
	£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																								
	£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																								
	£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																								
	£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																								
	£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																								
	£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																								
	£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																								
	£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																								
	£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																								
	£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																								
	£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																								
	£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																								
	£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																								
	£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																								
	£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																								
	£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																								
	£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																								
	£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																								
	£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																								
	£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																								
	£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																								
	£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																								
	£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																								
	£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																								
	£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																								
	£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																								
	£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																								
	£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																								
	£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																								
	£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																								
	£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																								
	£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																								
	£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																								
	£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																								
	£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																								
	£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

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.