

Sickness Policy

What

- Pays an income if you are off work due to sickness or injury
- Specially designed for the self-employed and those in a job with minimal or no sick pay

Why

- Helps to meet essential expenses when you can't work
- Fast payout of between £100 to £400 a week when you most need it
- Keeps paying out for up to 52 weeks
- Start to benefit after just one or four weeks off work, you choose (with a certified doctor's note)
- Current tax legislation means that the benefits from this policy are paid free of tax and National Insurance contributions
- Automatic Foresters Membership providing additional benefits at no extra cost

How

- Choose your payout - up to £400 a week
- Select how quickly you want payments to begin if you're off work
- Decide how long you want your payments to last - up to 52 weeks
- Complete and return an Application Form.

If you're off sick, we'll pay you quick.
Up to £400 a week just when you need it most
Open a Foresters Friendly Society Sickness Policy today

More reasons

Why



1. How would you cope if you were unable to work?

2. The Sickness Policy gets to work fast when you can't

3. Spend the money however you want

4. Choice of payouts - from £100 up to £400 a week

5. Choice of how long payments are made - 26 or 52 weeks

6. Easy to apply - no medical, no proof of earnings

7. Foresters Membership brings you access to a unique range of members' savings and discounts, social events, discretionary grants and more – **at no extra cost!**

If a sickness or injury kept you off work, the last thing you'd need is money worries. But if you're self-employed or in a job that has minimal or no sick pay, it pays to think about the impact on your finances sooner rather than later.

You won't have to wait long before you start receiving payments. Provided you have a certified doctor's note, to prove your **Sickness/Injury**, you can choose to receive your benefits after just one week off work - or choose to wait four weeks and pay a lower premium.

Unlike many similar policies, you can spend the weekly payments on whatever you need to. Whether it's everyday expenses, regular bills, credit cards or help with the mortgage - it's up to you.

You can choose from four levels of weekly benefit: £100, £200, £300 or £400. Your payments will commence at the end of your **Deferred Period** - either 1 or 4 weeks.

For added flexibility, you can also decide the **Maximum Benefit Period** you would like benefits to be paid for.

You won't need to have a medical examination and because your benefits are not based on your income, there's no need to submit payslips. You simply choose the level of cover based on your needs.

When you take out our Sickness Policy, you will automatically enjoy the extra social and protection benefits of Foresters Membership. Benefits are continually reviewed to ensure we offer the best options to our Members.

Social and Community Events
Members' Savings & Discounts
Discounted Will Writing Service
Support with Illness or Disability

Telephone Advice Line
Convalescent Home Respite
Discretionary Grants
And much more...

For more information about the benefits available visit:
www.forestersfriendlysociety.co.uk

Membership benefits are not regulated by the Financial Services Authority

Jargon buster

Or to put it simply... some of the terms explained in plain English:

Deferred Period

How long you choose to wait from becoming unable to work until your benefit becomes payable. You can choose 1 or 4 weeks and the longer you wait, the lower your premium.

Sickness/Injury

Any sickness, injury, illness or accident, disease, medical condition, including any associated symptoms which make you unable to work with the exception of certain specific conditions which are not covered by this policy.

Maximum Benefit Period

The maximum amount of time you choose your benefit to cover. You can select from 26 or 52 weeks.



How

- Choose your level of benefit (£100, £200, £300 or £400 a week)
- Select how quickly you want payments to begin if you're off work (1 or 4 weeks)
- Decide how long you want payments to last (26 or 52 weeks)
- See how much your monthly premiums would be (on the Application Form)
- Complete and return an Application Form
- You can make easy, regular payments by Direct Debit

Don't forget

- You must be aged between 20 and 59 and be a UK resident at the start of the policy. The policy terminates at age 65.
- Particular exclusions do apply to this policy and may affect your ability to claim. Full details of these exclusions can be found in the policy conditions.
- The policy only covers sickness and injury - not redundancy or if you cease trading, etc.
- No benefit will be paid until your policy has been in force for 1 month.
- A certified doctor's note or other reasonable evidence is required as proof of sickness/injury.
- The policy has no surrender value at any time.
- Premiums are subject to review after 5 years and any time thereafter - depending on claims history.
- You must read the Key Features document before applying.

Why Foresters Friendly Society?

Over 170 years of looking after people and their money

As a mutual society, Foresters Friendly Society has no shareholders and profits are retained for our Members' benefit. You will automatically enjoy Foresters Membership once you take out our Sickness Policy.

A shared set of values

Our aim is to provide our Members with a range of easily accessible, relevant and affordable financial products – built on a foundation of caring values. We believe in treating you not simply as another Member but as an individual with particular needs. We always strive to be open, approachable, honest and fair – and to look after your interests at all times.

Straightforward approach with a human touch

Foresters Friendly Society has been joining together with people in the community to offer them care and protection since 1834. As a Friendly Society, we have been committed to looking after the best interests and well being of our Members ever since.

How else can we help you?

50+ Life Cover

Pays a cash lump sum to your loved ones after you die to help with final expenses.

ISA

An Individual Savings Account lets you take advantage of tax-efficient savings and the potential for investment growth.

Tax Exempt Savings Plan

Monthly savings plan allowing you to build up a tax-exempt lump sum. Only available through a Friendly Society such as Foresters Friendly Society.

Bond

A lump sum investment aiming to grow your capital over the long-term.

Ethical Child Trust Fund

The Government is giving at least £250 to be invested into a Child Trust Fund for eligible children - with the aim of providing a valuable cash payout when they turn 18. Our Ethical Child Trust Fund invests in ways that aim to make the world a better place to grow up in.

Child Tax Exempt Savings Plan

If your child is too old for a Child Trust Fund – or you have already opened one – you can still provide a tax-exempt cash lump sum for when they're older. Only available through a Friendly Society such as Foresters Friendly Society.



How to get in touch

Write to:
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SO15 3EW

Visit: www.forestersfriendlysociety.co.uk

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Information, including a copy of this brochure, 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.