

**Tax**

Present UK tax law and HMRC practice means you will not pay Income Tax or National Insurance contributions on your benefits, so long as the premiums were paid by you and from your taxable income. Tax rules may change in the future.

**Law**

The law applicable to the formation and performance of this policy is that of England and Wales. The language of the policy is English. We will communicate with you in English. Our Head Office is in the United Kingdom.

**Legislation**

All or any of the benefits, the premium or the policy conditions may be adjusted as deemed appropriate:

- If there is any change in law or taxation affecting the policy.
- If any levy is imposed on Foresters Friendly Society under statute or statutory authority.

Notice would be given of any such adjustment.

**Queries and complaints**

For further information or queries on Foresters Friendly Society products or services please contact the Member Services department, by tel: 0800 783 4162, email: [memberservices@forestersfriendlysociety.co.uk](mailto:memberservices@forestersfriendlysociety.co.uk) or at the address at the back of this document.

If you wish to complain about any aspect of the service you have received, please contact Foresters Friendly Society. If a complaint is not dealt with to your satisfaction you can then complain to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Tel: 0845 080 1800. Making a complaint will not prejudice your right to take legal proceedings.

**Compensation**

The Financial Services Compensation Scheme (FSCS) covers this policy. You may qualify for compensation from the Scheme if we are unable to meet our obligations. You can get further information from us or from the FSCS.

**Client categorisation**

We are required under the Financial Services Authority (FSA) rules to categorise our clients/members. All of our clients/members are categorised as 'Retail Clients', which affords our clients/members the highest level of protection under the FSA rules.

**How to get in touch**

**Write to:**  
Foresters Friendly Society  
Foresters House  
29/33 Shirley Road  
Southampton  
SO15 3EW

**Tel:**  
0800 783 4162

**Fax:**  
023 8022 9657

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

Information, including a copy of this Key Features document, 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.

**What**

- Outlines the Key Features and terms and conditions of our Sickness Policy

**Why**

- To help explain the Sickness Policy - how it works, its aims, terms and conditions
- To give you the main features of the product to help you decide if it is suitable for you

# 1.

The Financial Services Authority is the independent financial services regulator. It requires us, Foresters Friendly Society, to give you this important information to help you to decide whether our Sickness Policy is right for you. You should read this document carefully so that you understand what you are buying, and then keep it safe for future reference.

## Foresters Friendly Society Sickness Policy Key Features

Information, including a copy of this Key Features document is available in large print, audio and Braille upon request.

### Its aims

The Foresters Friendly Society Sickness Policy aims to provide:

- A regular benefit if you are unable to work due to sickness or injury.
- Choices on the level of benefit you require.
- Choices on the level of deferred period you require.
- Choices on the length of time you require your benefit for.

### Your commitment

- To agree to pay the regular monthly premium chosen at the commencement of the policy until age 65 or when you no longer require the cover - whatever is soonest.
- You cannot cash in the policy, although you can stop paying premiums however benefits will subsequently cease.
- To give us all the information we ask for when applying for your policy and when claiming any benefit. If you do not do this, it could mean we will not pay your claim.
- You agree to tell us of any changes to your health, occupation or if you take up any hazardous pastimes, between completing your application form, your policy starting and after your policy has commenced.
- You must notify the Society of any claim you wish to make within the stated time limits.

### Risk factors

- If the policy is cancelled, there will be no surrender value or paid up value at any time.
- If you stop paying your premiums you will no longer be covered by the policy.
- Any benefit we pay you under this policy may affect your claim to some means-tested State Benefits or other insurance policies.
- If you do not answer all questions accurately and honestly any claim may be declined.
- The premium is reviewable. It is guaranteed for the first five years, after which time it may be reviewed and the premium could increase.

## Your Questions Answered

### What is the Sickness Policy?

The Sickness Policy pays a regular benefit when you are unable to work due to sickness or injury.

Benefit is paid after your chosen deferment period of either 1 or 4 weeks for your maximum benefit period of either 26 or 52 weeks.

### Who can have the Sickness Policy?

The Sickness Policy is designed for people aged 20 to 59 who are either self-employed or have limited or no sickness benefit from their employer.

### Does everyone pay the same monthly premiums?

The monthly premium you pay depends on your age at the commencement of the policy as well as your chosen benefit level, deferment period and maximum benefit period. Remember that the premiums are reviewable after the first five years.

### What is a deferred period?

This is the period from commencement of sickness/injury for which no benefit is payable. The deferred period can be either 1 or 4 weeks. The deferred period is chosen at the outset of the policy and cannot be amended.

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## Examples of how the Sickness Policy could work out:

Age	Weekly Benefit	Benefit Period	Deferred Period	Monthly Premium
25	£400	26 weeks	1 week	£27.24
25	£400	26 weeks	4 weeks	£17.72
25	£400	52 weeks	1 week	£32.65
25	£400	52 weeks	4 weeks	£22.70

Age	Weekly Benefit	Benefit Period	Deferred Period	Monthly Premium
35	£300	26 weeks	1 week	£26.28
35	£300	26 weeks	4 weeks	£18.66
35	£300	52 weeks	1 week	£32.91
35	£300	52 weeks	4 weeks	£24.81

Age	Weekly Benefit	Benefit Period	Deferred Period	Monthly Premium
45	£200	26 weeks	1 week	£23.86
45	£200	26 weeks	4 weeks	£18.30
45	£200	52 weeks	1 week	£31.30
45	£200	52 weeks	4 weeks	£26.18

Age	Weekly Benefit	Benefit Period	Deferred Period	Monthly Premium
55	£100	26 weeks	1 week	£17.89
55	£100	26 weeks	4 weeks	£14.83
55	£100	52 weeks	1 week	£23.67
55	£100	52 weeks	4 weeks	£20.40

This is indicative of the first five years after which the monthly premiums could change.

### Are there any policy restrictions which would result in non payment of the benefit?

We won't pay a claim within the first month of the policy being in force, when the length of time you are unable to work is less than your chosen deferment period or where the claim is due in any way to:

- Any pre-existing condition (which existed prior to the policy's start date)
- Pregnancy or childbirth
- Self inflicted injuries

- War
- 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.
- Taking part in:
  - Military operations
  - 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)
  - Rock climbing or mountaineering.

Please see the Policy Conditions for full information on any exclusions.

### What happens if I stop paying premiums?

Premiums are due on the 1st of each month, if you miss a premium your cover will cease immediately. You may reinstate your policy within 12 months of the first missed premium by paying all arrears; however if you miss 3 or more premiums we will require a declaration of continuing good health before reinstating your policy.

### Can I increase my cover once my policy has started?

No, however you may be able to take out a further Sickness Policy as long as your total cover does not exceed £400 a week.

### How much benefit will be paid?

Your chosen benefit of between £100 and £400 a week will be paid up to your chosen maximum benefit period of either 26 or 52 weeks per incapacity, as long as your maximum benefit period is not exceeded in any 12 month rolling period.

### Do I have to provide evidence of earnings?

Evidence of earnings is not required.

### What evidence do I need to provide to prove I am unable to work?

We will require our claim form fully completed along with an accompanying medical certificate from your GP.

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### Does it cover me for unemployment?

No, it is purely for sickness and injury cover only.

### Does this benefit affect my State Benefits?

Yes. The income received from your Sickness Policy could reduce the amounts you receive from the State and any other insurance policies.

### Does this benefit affect any sick pay I may receive from my employer?

No. Any arrangement you have with your employer is part of your contract of employment and proceeds from this policy will be deemed to be in addition to them.

### What if I change my mind once I have applied?

Once we have received and processed your policy we will send you the policy documents. Included within these will be a "right to cancel" notice. If you feel the policy no longer fulfils your needs, or you have changed your mind, then just return this notice to us within 30 days and we will then refund any premiums paid.

## Making a Claim

### How to claim

If you need to make a claim simply call us on 0845 450 6060 and we will send a claim form for you to complete.

Once completed this form will need to be sent to us with medical certificates confirming that you are unable to work.

### When to claim

After the first month of the policy, you are entitled to claim benefit at the end of your chosen deferment period if you are unable to work due to sickness or injury. You will need to be up to date with your premiums. We will require a completed claim form and medical certificate sent to us within 14 days of the end of the deferred period.

### How we assess your claim

We will look at the duties of your occupation and nature of your claim. Benefit will be paid if you are unable to perform essential duties and you

are not doing any other work. We may obtain further information from your doctor; we may delay your claim while awaiting this information.

### How we pay your claim

We will calculate your claim based on the number of weeks you have been unable to work, less your deferred period. A proportional benefit will be paid for part weeks of incapacity based on a 5 day (Monday to Friday) week. We currently pay out all claims by cheque, but this may change in the future.

### Linked claims

After a claim, if you return to work but then go off work with the same or related condition within 6 months then they will be considered the same claim without a new deferred period and included in the same maximum benefit period. Any completely unrelated sickness or injury will be considered a new claim.

## Further Information

### Cancellation rights

After your application is accepted you will receive a statutory notice of your right to cancel. You will then have 30 days from the commencement date of the policy, or the date the notice is received whichever is later, in which to change your mind. If you choose to change your mind a full refund of all monies paid will be made. You can do this by completing and returning the cancellation form to us at Foresters Friendly Society, Foresters House, 29-33 Shirley Road, Southampton, SO15 3EW.

### Advice

We do not offer financial advice. You should contact an Independent Financial Adviser if you have any doubts about the policy's suitability. You may have to pay a fee for this advice.

### Premiums

Premiums are payable by monthly Direct Debit. Missed premiums could mean that your policy would lapse and no benefit would be due.