

Bereavement Benefit FAQs

We know that coping with loss is difficult. That's why we provide a 13 week Bereavement Benefit, up to £2,000, to all of our insured members.



Definitions

To help you understand Bereavement Benefit we have highlighted and italicised some words we use in this document in **orange**. The definitions of these words are shown below.

Partner or spouse

Someone the member is married to or in a civil partnership with, or someone the member has been living with for a minimum of 2 years as if they were married or in a civil partnership. The partner or spouse must also be a permanent resident in the UK.

Child

Natural, adopted or step-children aged from birth to age 18 who are permanent residents in the UK.

Discretionary benefit

The benefit is discretionary which means it can be changed or withdrawn by the Society at any time.



Important notes

- Bereavement Benefit is a **discretionary benefit** which can be changed or withdrawn by the Society at any time.
- There is no cash value for this benefit.
- No benefit will be paid if the member's policy premiums are in arrears.
- Bereavement Benefit may have an impact on means tested State benefits.
- Bereavement Benefit has a tax free status, however, the Society reserves the right to amend this status if tax legislation changes in the future.
- Cover may be less than the member's needs and is intended to help with additional costs incurred following death of your **partner, spouse** or **child**.
- Bereavement Benefit is not an alternative to buying other relevant insurance.
- The member must notify the Society of any changes to their personal circumstances. See your Income Protection policy's Terms and Conditions for more information.
- The member making the claim must notify us within 3 months of the event happening.
- Bereavement Benefit was added on 3rd May 2017 and we will only pay this benefit if your **partner, spouse** or **child** died on or after this date, and your policy was in force at the time of the event.

What is Bereavement Benefit?

The death of a loved one can have an overwhelming effect on a person's physical and mental state.

It's easy to forget how much impact it could have on your finances, especially if you need to take time off to grieve or to adapt.

Bereavement Benefit is a **discretionary benefit** which provides additional financial support to new and existing insured members following the death of their **partner, spouse** or **child**.

Who qualifies for this benefit?

Bereavement Benefit is currently offered to all new and existing insured Income Protection members of British Friendly Society.

Who does not qualify for this benefit?

Bereavement Benefit is not available:

- to commuted members
- to members who are in arrears (behind on their monthly premiums)
- to members taking a Premium Holiday
- to members whose Income Protection policy was not in force at the time of the event
- to members who have already claimed £2,000 from other BF Care benefits.

Is there an extra cost for Bereavement Benefit?

No. Bereavement Benefit is a **discretionary benefit** which British Friendly Society currently offers to insured Income Protection members at no extra cost.

How much benefit is payable?

The amount payable will be a lump sum equal to 13 times your weekly Income Protection benefit. We'll pay up to a maximum of £2,000 per member.

Can a person claim more than once?

No. Only one claim per member will be paid over the term of a policy, regardless of how many Income Protection policies you hold with us. If you have more than one Income Protection policy we will only pay up to £2,000 across all policies.

Can I receive this payment if my child/partner/spouse receives a Terminal Diagnosis?

Yes, this is the Terminal Illness benefit option which replaces Bereavement Benefit if it is paid. Terminal Illness Benefit is available to members whose **partner, spouse** or **child** receives a terminal diagnosis (an illness or condition which is expected to lead to death within 12 months). Terminal Illness Benefit will be an advance payment of the member's Bereavement Benefit (13 times their weekly Income Protection benefit, up to £2,000 per member). If Terminal Illness Benefit has been paid in respect of the terminal illness of the member's **partner, spouse** or **child**, no further payment will be paid on death. As with Bereavement Benefit, Terminal Illness Benefit is discretionary. Please see our BF Care Guide for more details.

Making a claim

How do I make a claim?

The member making the claim must notify us within 3 months of the event happening. You can start your claim by emailing claims@britishfriendly.com, by writing to us at **45 Bromham Road, Bedford MK40 2AA** or by calling us on **01234 358344**. Please note, we will ask for further information in writing in order to assess your claim.

What information is required to claim?

If a member wishes to claim Bereavement Benefit we will require:

- A signed statement from the member and a certified copy of the death certificate of the person who has died.
- We may request proof of the claimant's relationship to the deceased.

When will a claim not be paid?

In all cases we will not pay the benefit if:

- The member's **partner, spouse** or **child** was temporarily or permanently resident outside the UK at the time of their death.
- The member or their **partner, spouse** or **child** are unable to provide any reasonable medical or other evidence we ask for in order to consider the claim.
- The member's **partner** or **spouse** or **child** had any consultations, treatment and/or medication, asked advice on or had any symptoms of a medical condition (whether or not a diagnosis has been made) prior to:
 - the start date of the member's policy;
 - the date this benefit was introduced;
 - the member marrying their **spouse** or entering into a civil partnership with their **partner** or started living with the deceased for a minimum of 2 years as if they were married or in a civil partnership; or
 - the member legally adopting the **child**, or becoming the legal guardian or step parent of the **child**.
- Either of the child's natural parents received counselling or medical advice in relation to the medical condition prior to the child being born.
- We have already paid the member a Bereavement Benefit claim.
- The member making the claim does not notify us within 3 months of the event happening.
- The member falls under any condition under "**Who does not qualify for this benefit?**" on page 3.

British Friendly Society Limited

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