

BEREAVEMENT BENEFIT FAQs



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BEREAVEMENT BENEFIT

Contents

What is Bereavement Benefit?	3
Definitions	4
What are the key features?	4
Making a claim	5

BEREAVEMENT BENEFIT

What is Bereavement Benefit?

The death of a loved one can have an overwhelming effect on a persons 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 to a different world.

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

This benefit is only payable if your partner, spouse or child dies after the benefit was added to your policy.

Did you know...

- One parent with dependent children dies every 22 minutes*
- One in ten people in work are likely to be affected by bereavement at any one time*
- 67% of widowed parents say their employment status was affected when their partner died*
- 7 in 10 newly widowed parents not financially stable after 18 months*

*Source: <http://www.cruse.org.uk/news/bereavementpayment>

BEREAVEMENT BENEFIT

Definitions

To help you understand Bereavement Benefit we have highlighted 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The benefit is discretionary which means it can be withdrawn by the Society at any time.

What are the key features?

Who is eligible to receive Bereavement Benefit?

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

Is there an additional premium for Bereavement Benefit?

No. Bereavement Benefit is a **discretionary benefit** which British Friendly Society currently offers to all insured members at no additional cost. Unfortunately commuted members are not eligible for this benefit.

How much benefit is payable?

The amount payable will be a lump sum equal to 13 times your weekly Income Protection benefit, the minimum payment is £1000.

Can a person claim more than once?

No. Only one claim will be paid over the term of a policy for Bereavement Benefit.

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

Yes, this is called the Terminal Illness benefit option and replaces Bereavement Benefit if it is paid. Please see our Inclusive Benefits Brochure for more details.

Who qualifies for this benefit?

All new and existing members who hold an insured policy with the Society.

Who does not qualify for this benefit?

The following are not eligible to claim Bereavement Benefit.

- Commuted members
- Members whose premiums are in arrears
- Members who are on a premium holiday

Important notes

- Bereavement Benefit is a discretionary benefit which can be 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 the additional costs incurred following death of your spouse, partner 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 the your Income Protection policy's Terms and Conditions for more information.
- Bereavement Benefit was added on 3rd May 2017 and we will only pay this benefit if your partner, spouse or child dies on or after this date.

BEREAVEMENT BENEFIT

Making a claim

How do I make a claim?

Please notify us of your claim in writing via claims@britishfriendly.com or by post to 45 Bromham Road, Bedford MK40 2AA.

What information is required to claim?

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

- 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 (partner, spouse or child)

We will not pay 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 is taking a career break.
- The member's premium payments are in arrears.
- If the member is unemployed, a student, retired or a house person when the claim is made.
- If the member is commuted.

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