

# our Claims Promises

*It feels good to be covered*

## 1. We will pay all valid claims

We have paid over 96% of claims we have received in the last 14 years. So, if you answered the questions accurately when you applied for your cover and your claim meets the terms of the policy then we will pay your claim.

## 2. We will make it easy for you to contact us

We want the claims process to be as easy as possible so we will communicate with you in the way which is easiest for you whether by phone, letter, e-mail, text, Twitter or Facebook Messenger.

## 3. We will make submitting a claim simple and hassle free

We provide easy options for you to submit your claim electronically and once you've submitted your claim, by whichever method you chose, we'll do the leg work so the amount of time you spend thinking about or waiting for a claim decision is kept to a minimum.

## 4. We will give you a personalised experience

If you claim you will have a dedicated Claims Manager who will be with you every step of the way giving you tailored support to help you recover.

## 5. We won't expect you to pay for any medical evidence we might need to support your claim

We think it's only fair that we cover the cost of any additional medical evidence we need in order to assess your claim.

## 6. We will pay you benefit as quickly as we can

We make decisions and payments quickly, even sometimes before we receive medical evidence (subject to eligibility criteria), so you can receive your Income Protection benefit to support you and your family while you're unable to work.

## 7. We won't expect you to pay any premiums after one month of claim

We don't think it's fair to make you pay premiums while we're paying you benefit so we waive your premium collections after one month during your claim.

## 8. We will help you on your road to recovery

We give you access to additional financial benefits such as our discretionary Death Benefit, Bereavement Benefit and Care Assistance Benefit. Additionally members receive 150 Health Support Points which can be used for additional healthcare services, i.e. physiotherapy, counselling and a second opinion service to support your recovery.

## 9. We won't limit the number of claims you can make on your policy

Some insurance policies only pay out once, but with Income Protection you can make multiple claims until the end of your benefit payment period.

## 10. We will continue to help you even after you've gone back to work

We can provide you with additional financial support (subject to eligibility criteria) even after you go back to work so you can get a bit of financial breathing space after your claim.

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