

We want to make the transition from reviewable to guaranteed age banded rates as smooth as possible. Here are a few frequently asked questions about the transition to guaranteed age banded premium rates.

When can I quote for guaranteed age banded premiums?

All quotations produced on or after 18th June 2018 will be on a guaranteed age banded premium basis. This includes quotations produced from our website, IRESS, IPIPELINE (Assureweb and Solution Builder) Synaptic Webline and Lifequote.

When can I submit an application for guaranteed age banded premiums?

Guaranteed age banded premiums will apply to all applications received from 18th June 2018. If the application is based on a quotation prepared prior to 18th June we recommend that you issue the revised 'guaranteed age banded rate' version to the customer. If your client wishes for the policy to be issued on a reviewable premium basis please contact us on 01234 358 344 and we will arrange this.

What about applications which I have already submitted but which haven't been set in force?

Any applications which you have submitted prior to 18th June 2018 will be set in force on guaranteed age banded premium rates. If the original application was based on a quotation prepared prior to 18th June we recommend that you issue the revised 'guaranteed age banded rate' version to your client. If your client wishes for the policy to be issued on a reviewable premium basis please contact us on 01234 358 344 and we will arrange this.

Will my clients with existing British Friendly policies be switched to guaranteed age banded premium rates?

No, the basis of their policy will remain the same.

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It feels good to be covered