

DEATH BENEFIT

If you think your
Income Protection policy
should pay out if you die...

...the feeling's mutual

Siobhan, aged 37

Quantity Surveyor,
highboard diving coach and
British Friendly member

Sue, aged 65

Diving coach
British Friendly member



**BRITISH
FRIEND:LY**

It feels good to be covered

Introducing our new death benefit equal to 6 months of your sickness payments for all new and existing insured members.

We know that coping with loss is difficult which is why we've added a 6 month death benefit to all of our insured policies for both new and existing members.

We are different from other insurers because we're a mutual and our members are at the heart of all we do. That's why we offer new membership benefits to all of our new and existing insured members at no extra cost.

It's just one more way we are helping our members when it matters most.

What is a 6 month death benefit?

A lump sum equivalent to 6 months of your sickness benefit paid following your death. The benefit is discretionary and can be withdrawn by the Society at any time. It is not a substitute for life insurance policies.

Is there any fee for this benefit?

No. We offer this benefit at no extra cost.

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?

Commuted members are not eligible to receive the death benefit.

Is there a minimum pay out?

Yes, there is a minimum benefit pay out of £1,000.

Tax

The amount received will form part of your estate and may be subject to inheritance tax under current legislation, depending on your personal circumstances. Please ask your Financial Adviser for more details. The government may change the current tax position.

Are there any circumstances where benefit would not be paid?

Yes. No benefit will be paid out if the member's death is caused by suicide within 12 months of taking out their policy.

How do I register my next of kin?

Nomination forms can be downloaded from our website or you can call us to request a copy. Please complete and return the form to register the individual(s) to whom you wish the benefit to be paid. If no nomination has been made the death benefit will be paid to the member's estate.

Making a claim

The individual making the claim should tell us about your death in writing. We will ask for the original death certificate and we may also request proof of identification from the individual making the claim.

Terminal Illness Benefit option

Our discretionary Death Benefit also includes a Terminal Illness benefit option which is available to members who receive 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 death benefit (26 times their weekly income protection benefit)

As with Death Benefit, the Terminal Illness Benefit will be discretionary and only available to insured members whose premiums are up to date.

For all claims we will require a letter from the treating Specialist confirming the medical diagnosis, the date of 1st diagnosis and confirming that the diagnosis and prognosis.

If Terminal Illness Benefit has been paid in respect of the terminal illness of the member, no further payment will be paid on death. In the event of the subsequent death or terminal illness of the member, Death Benefit will still be payable.

British Friendly Society Limited

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