

BF Care

We're here for our members in sickness and in health

**Bereavement
Benefit**

**Recovery
Support
Benefit**

**Care
Assistance
Benefit**

**Terminal
Illness
Benefit**

**Death
Benefit**



**BRITISH
FRIENDLY**

It feels good to be covered

BF Care

What is BF Care?

BF Care is a package of discretionary benefits available to all insured British Friendly members and is automatically included as part of your policy at no extra cost.

BF Care provides you with additional financial support when life-altering events occur such as the death of a loved-one or returning to work after a long-term claim.

It's just another way we are giving back to our members and supporting them when they need us most.

What benefits are available?

- **Care Assistance Benefit**
- **Death Benefit**
- **Bereavement Benefit**
- **Terminal Illness Benefit**
- **Recovery Support Benefit**

Care Assistance Benefit

About this benefit

There are approximately 6.5 million carers in the UK.¹ 40% care for a partner, spouse or child - the same number caring for parents.²

Providing full-time care can be stressful especially when it also means dealing with disruptions to working patterns and additional costs for assistive devices, treatments or hospital charges.

That's why we've added Care Assistance Benefit to all of our insured policies so we can help carers care for themselves and their families.

Key Features

- Covers members whose partner, spouse, child (up to age 18) or parent/parent in law needs at least 35 hours a week of full-time care for 4 weeks or more
- Fixed benefit amount of £125 per week paid for up to 26 weeks (partner, spouse or child) or 13 weeks (parent/parent in law)
- Available to all new and existing insured members at no extra cost

What is Care Assistance Benefit?

Care Assistance Benefit provides additional financial support to new and existing insured members whose partner, spouse, child or parent/parent in law needs at least 35 hours a week of full-time care for a continuous period of 4 weeks or more. A claim cannot be made if the member's loved one already needs care or has a condition that will result in full-time care. The benefit is discretionary and can be withdrawn by the Society at any time.

Is there any premium for this benefit?

No. We offer this benefit at no extra cost.

Who is eligible to receive this benefit?

All new and existing insured members aged between 18 and 54. Cover expires on the member's 60th birthday.

Who is not eligible to receive this?

Non-insured or commuted members are not eligible to receive this benefit.

Does the member need to stop working?

There is no requirement for the member to stop working to receive this benefit.

Is there a deferred period?

Yes. A 4 week deferred period will apply. The deferred period for Care Assistance Benefit may be different to the deferred period that applies to the member's

Income Protection policy.

How much benefit is paid out?

There is a fixed benefit of £125 per week which can be paid for up to 26 weeks (partner, spouse or child) or 13 weeks (parent) in total over the duration of the policy.

When will benefits be paid?

Benefit payments will start during the 5th week (the week after the deferred period expires) and will be backdated to the 1st day full-time care was required.

More information

The Care Assistance Benefit FAQs provides more information including what is covered, what is not covered and making a claim. The FAQs can be found at britishfriendly.com or call us on 01234 358 344 to request a copy.

Example

In January 2016, Liz took out a Breathing Space policy. A few months later her husband Dan has a stroke leaving him paralysed and needing full-time care. After 4 weeks, Liz makes a claim and is paid £125 per week for 26 weeks - totalling £3,250. Liz uses the money towards Dan's rehabilitation and therapy.

1. Carers UK. State of Caring 2016. <http://www.carersuk.org/for-professionals/policy/policy-library/state-of-caring-2016>.

2. NHS. Survey of Carers in Households 2009/10. <http://digital.nhs.uk/catalogue/PUB02200/surv-care-hous-eng-2009-2010-rep1.pdf>.

Death Benefit

About this benefit

We know that coping with loss is difficult and we want to do more to support our members and their families especially through any difficult stages in life.

That's why we've added a death benefit to all new and existing insured policies at no extra cost. Our death benefit provides a lump sum equal to 26 weeks of the member's Income Protection benefit. It's just another way we give back to our members when it matters most.

Key Features

- A lump sum equal to 26 weeks of the insured member's Income Protection benefit
- Paid following the death of the insured member
- Available to all new and existing insured members at no extra cost

Example

In 2014, John took out a Protect policy with a £1,000 monthly benefit. In May 2016, John is diagnosed with terminal cancer and he nominates his wife, Sarah, to receive his death benefit. A few months later, Sarah writes to inform us of John's death providing his death certificate and proof of ID. British Friendly pays Sarah £6,000 in benefit which helps her pay some of John's funeral costs.

Death Benefit

What is the Death Benefit?

Death Benefit provides a lump sum equal to 26 weeks of an insured member's Income Protection benefit and is paid following their death. The benefit is discretionary which means it can be withdrawn by the Society at any time. It is not a substitute for life insurance policies.

Is there any premium for this benefit?

No. We offer this benefit at no extra cost.

Who is eligible to receive this benefit?

All new and existing insured members.

Who is not eligible to receive this?

Non-insured or commuted members are not eligible to receive this benefit.

Can members nominate individuals to receive the benefit?

Yes. Nomination forms are available on our website or we can post forms to members if requested. Forms should be completed and returned to us in order to register the individual(s) who should receive the benefit. If no nomination has been made the benefit will automatically be paid to the member's estate.

Is there a minimum pay out?

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

Are there any circumstances where benefit would not be paid?

We will not pay this benefit if the member's death is caused by suicide within 12 months of taking out their policy.

Making a claim

The individual(s) making the claim should tell us about the member's death in writing. We will ask for a copy of the certified death certificate and we may also request proof of identification.

Tax

The amount received will form part of the member's estate and may be subject to inheritance tax under current legislation depending on your personal circumstances.

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.

Bereavement Benefit

About this benefit

One in ten people in work are likely to be affected by bereavement at any one time.¹

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 adapt to a different world.

Key Features

- A lump sum equal to 13 weeks of the insured member's Income Protection benefit
- Paid following the death of the insured member's partner, spouse or child
- Available to all new and existing insured members at no extra cost

Example

In 2017, Mary took out a Protect policy with a £360 weekly benefit. In September 2017, Mary's son dies from injuries sustained in a car accident. A few weeks later, Mary writes to inform us of her son's death providing a signed statement and his death certificate. British Friendly pays Sarah £4,680 in benefit which helps her pay some of her son's funeral costs.

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

Bereavement Benefit

What is the Bereavement Benefit?

Bereavement Benefit provides a lump sum equal to 13 weeks of an insured member's Income Protection benefit and is paid following the death of their partner, spouse or child (up to age 18). The benefit is discretionary which means it can be withdrawn by the Society at any time. It is not a substitute for life insurance policies.

Is there any premium for this benefit?

No. We offer this benefit at no extra cost.

Who is eligible to receive this benefit?

All new and existing insured members.

Who is not eligible to receive this?

Non-insured or commuted members are not eligible to receive this benefit.

Is there a minimum pay out?

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

Are there any circumstances where benefit would not be paid?

We will not pay this benefit if the member's partner, spouse or child was temporarily or permanently resident outside the UK at the time of their death or if the member is unable to provide any reasonable medical or other evidence we ask for in order to consider the claim.

Making a claim

The member making the claim should tell us about the death of their partner, spouse or child in writing. We will ask for a signed statement from the member and a certified copy of the death certificate of the individual who has died. We may also request proof of the relationship of the deceased.

Terminal Illness Benefit option

Our discretionary Death Benefit also includes a Terminal Illness benefit option which is available to members whose partner/spouse or child 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 bereavement benefit (13 times their weekly income protection benefit).

As with Bereavement 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 members spouse/partner or child no further Bereavement Benefit will be paid on their death.

Recovery Support Benefit

About this benefit

Returning to work after extended sickness or injury can be tough both emotionally and financially.

It's hard enough getting back into a work routine, let alone managing your finances when you may not get paid for a while after your claim has ended.

For this reason, we've added a discretionary Recovery Support Benefit for all insured members which provides claimants with a cash lump sum when they return to work following a claim.

This way, you can return to work motivated and less worried about how you're going to pay the bills until you get paid.

Example

In 2016 Neil took out a Short Term Protect policy with a £323.08 weekly benefit. In May 2017, Neil was diagnosed with stage 2 Bowel Cancer and claimed on his policy for a year and 3 months. After Neil's claim finished and he returned to work full-time he received a Recovery Support Benefit payment of £1,292.32, 4 times his weekly benefit amount.

Recovery Support Benefit

What is Recovery Support Benefit?

Recovery Support Benefit provides claimants with a cash lump sum when they return to work following a claim.

Is there any premium for this benefit?

No. Recovery Support Benefit is a discretionary benefit which British Friendly Society currently offers to all insured members at no additional cost.

Who is eligible to receive this benefit?

Recovery Support Benefit is available to all new and existing insured members of British Friendly Society.

When do you qualify to receive this benefit?

You will qualify to receive this benefit if all of the following conditions are met:

- You received your Income Protection benefit for a continuous period of 26 weeks or more
- Your claim ends at least 4 weeks or more before the end of your benefit payment term or policy termination date
- We have stopped paying all your benefits (i.e. Income Protection benefit, Proportionate benefit and Rehabilitation benefit)
- You have returned to work full time for a continuous period of 4 weeks

Making a claim

Our Claims Team will contact you after you've returned to work full time to confirm that you've been back for a continuous period of 4 weeks. Once our Claims Team have confirmed this, then we will pay you Recovery Support Benefit.

How much benefit is payable?

The amount payable will be a lump sum equal to 4 times the member's last weekly benefit payment. The benefit will be paid 4 weeks after the last Income Protection benefit, Proportionate benefit or Rehabilitation benefit is paid.

Important Information

- Recovery Support 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.
- Recovery Support Benefit may have an impact on means tested State benefits.
- Recovery Support 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 paying the bills in the interim between a claim ending and the receipt of earned income upon returning to work.
- Recovery Support 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.
- Recovery Support Benefit was added on 24th May 2018 and we will only pay this benefit if you qualify for this benefit on or after this date.

British Friendly Society Limited

Registered Office:

45 Bromham Road, Bedford MK40 2AA

Telephone:

01234 358344

Web:

britishfriendly.com

Facebook:

facebook.com/British-Friendly

Twitter:

twitter.com/BritishFriendly

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