

My Earnings Insurance

Protecting your clients' lifestyles

Cirencester Friendly is a specialist income protection provider. We've been protecting our Members for over 125 years! Advisers tell us there are many reasons why they choose Cirencester Friendly. These include our **award-winning and Defaqto 4 Star Rated products**, our **impressive published claim history**, our **mutuality** and our **dedicated personal service**.

To us, **you're a name, not a number!**

My Earnings Insurance

- Own Occupation Cover.
- No premium loading for occupation, smoking or hazardous pursuits.
- Guaranteed Premiums with a choice of Level or Annual Escalating.
- Optional Severe Injury Cover protecting against injuries from Day One.
- Wide range of deferred periods from Day One including split deferred.
- Cover up to 65% of earnings.
- Option of adding **My Extra Benefits** – Fracture & Hospitalisation Benefit and Working Life Death Benefit.

My Extra Benefits

Our latest range of enhancements that your clients can add on to their income protection contracts.

For £9 per month they can take out Fracture & Hospitalisation Benefit and Immediate Death Benefit as a package.

Alternatively, Fracture & Hospitalisation Benefit costs £4 per month – and Immediate Death Benefit costs £5 per month.

Medical Queries?

Talk to our Underwriting Team

Do you have a client who has an **unusual occupation** or a **complex medical history**? Talk **directly** to our **Underwriters** to get the answers you need before completing the application.

During office hours you can speak to one of our Underwriters using our **Online Chat Tool**. Simply click through to our online chat facility that you will find on the bottom right-hand side of our website www.cirencester-friendly.co.uk/allyouneedtoknow

An easy way to receive a quick response to your medical queries!

Check the BMI Tables and read about our approach to specific medical conditions in our **Guide to Underwriting**.

Alternatively, you can call the Team on **01285 652 492 ext. 8300** or email underwriting@cirencester-friendly.co.uk

Support for Financial Advisers

We work hard to **inform** and **educate**, and to help you guide your clients to make the best decisions. We provide a wide range of information, tools and resources, including **detailed product literature**. These include our client-specific **Sales Leaflet**, as well as **sales support materials** to help you grow your income protection business

For sales tips and product support, speak to our **Dedicated Adviser Support Team** on 0800 587 5098 option 2.



Doing More for our Members

As a Friendly Society, we are owned by our Members – your clients. As such, we are always looking to add value for those Members.

Friendly Voice – We know that serious illness can be a worrying time, so your client and their spouse can get long term practical advice and emotional support from their Personal Nurse. This is a completely **free** and **confidential** service.

125 Foundation – Commemorating our 125th anniversary in 2015, this foundation provides financial support to good causes, benefiting your clients and their communities.

Published Claim Statistics

We exist to pay the claims of our Members – your clients – and **in 2016, we paid over 94% of claims to the value of £4m in sick pay benefit.** We believe in transparency and every year we publish detailed claim statistics so that you and your clients can judge us on our record.

Awards



Did You Know?

2.5 million people are currently claiming illness or injury related benefits from the Government*.

*Department for Work and Pensions, November 2016

A 25-year old builder looking for cover from Day One for **£1,000** benefit per month could cost less than **£25** per month!

The average weekly salary in the UK is **£429.68****. With just **£73.10*** per week in benefit, you would fall short by **£356.58** a week.

*Gov.uk, 2017 **Office of National Statistics

Our longest claim is over **26 years**

Our youngest claimant was only **16 years old**

Our oldest claimant was a **65-year-old**

Please note that these figures relate to all claims we were paying in 2016.

30.4 million*** Working days were lost due to work-related illness and non-fatal workplace injuries in 2015/16.

34.3% of our claims in 2016 were for accidents or injury.

***Health & Safety Executive 2016

So you can see that income protection is a vital part of your clients' wellbeing and with Cirencester Friendly it can be affordable.

We're Here to Help You

No call centres or hassle, just friendly, personal service.

Customer Care – Call Customer Care, for all your income protection needs including Personal Quotations, literature requests, progress on existing applications, existing contracts and all product enquiries.

T: 0800 587 5098 option 1.

E: customercare@cirencester-friendly.co.uk

Follow us on:



Submit an application:

Scan & email: newbusiness@cirencester-friendly.co.uk

Post: Cirencester Friendly, 5 Dyer Street, Cirencester, Glos. GL7 2PP

Online: www.cirencester-friendly.co.uk/Financial-Advisers