

# Going above and beyond for you

## A warm, friendly experience



### Always in reach

We pride ourselves on our openness – which is why we're available to chat online or on the phone. If our Members have any more questions about their income protection contract, we'll be ready and waiting to help them as best we can.



### A personal service

To us, it's names that matter, not numbers. We believe this approach not only makes us better to work with, but also gives our Members a service that makes them feel cared for.



## Member benefits



### Friendly Voice

Our free and confidential service provides tailored long-term advice and emotional support for Members and their spouses when experiencing difficult times.

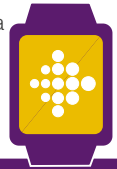


### 125 Foundation

The 125 Foundation gives financial support to individuals and communities that truly matter to our Members.

### Save on Fitbit

Members can treat themselves to a healthier lifestyle with a discount of up to 22% off a range of Fitbit devices.



## Claims



### Giving you the complete picture

We believe in acting with complete honesty when it comes to claims and how we deal with them. So every year, we publish our statistics as to why claims were and were not paid.



## My Extra Benefits



### Fracture & Hospitalisation Benefit

Accidents happen, and when they do, our Members want peace of mind in knowing that we're here to help cover additional costs. Our Fracture & Hospitalisation Benefit provides added cover when it matters most.



## Clear policies



### Guaranteed premiums

Our Members can enjoy the security of Guaranteed Premiums, giving them peace of mind from the outset.

### Day 1 cover

Unless Members decide otherwise, benefit is available to them from Day 1 of an illness or injury.



### No loadings

We don't add loadings for occupation, Members who smoke, or for hazardous hobbies.

## Contact us

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