

My Earnings Protected

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 5 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 Protected

- 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 Immediate 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**? Speak **directly** with 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 loading for your client or read about our approach to specific medical conditions in our **Guide to Underwriting**.

Alternatively, you can call the Team on **0800 587 5098** 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**, such as 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**.



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.

Member Rewards – Access to a whole range of discounts, cash back and offers on popular brands and services.

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

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

Published Claim Statistics

We exist to pay the claims of our Members – your clients – and **in 2017, we paid 94.7% of claims to the value of £4.4m 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?

*Gov.uk, 2015

2.2 million people will be off work for at least six months due to ill health*.

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

*Office of National Statistics **Gov.uk, 2018

The average weekly salary in the UK is **£550.00***. With just **£73.10**** per week in benefit, you would fall short by **£365.90** a week.

Our longest of claim is **More than 22 years**
Our youngest claimant was only **14 years old**
Our oldest claimant was a **66-year-old**



Please note that these figures relate to all claims we were paying in 2017.

***Health & Safety Executive 2016/2017

31.2 million*** working days were lost in 2016/2017 due to illness and injury. 40% of our claims in 2017 were for accident or injury.

So you can see that income protection is a vital part of your clients' wellbeing.

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 Illustrations, literature requests, progress on existing applications, existing contracts and all product enquiries.

T: 0800 587 5098

E: customercare@cirencester-friendly.co.uk

Follow us on:



Submit an application:

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

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

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