

OUR GUIDE TO **CLAIMS**

Covering the different stages of your claim journey.



We understand the claims process can be daunting, and so we'll do all we can to make it as smooth and easy as possible for you.

This guide explains how to make a claim on your income protection contract and what to expect from us at each step of the process.

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3 STEPS TO CLAIM

1. LET US KNOW

Please call us on **0800 587 5098*** or email us at **claims@cirencester-friendly.co.uk** to notify us of your claim. A member of our claims team will be happy to help.

2. TELL US WHAT HAPPENED

After you have notified us of your claim, we will ask that you complete a claim form. Once received we'll be in touch to let you know what happens next.

Click here to complete your form:

[Claim form](#)

Please be aware that if you do not complete step 1, we will still need to speak to you to assess your claim.

3. THE PAPERWORK

When asked, you will need to provide the following information to support your claim via email or post:

- 1. A medical certificate/fit note** - confirming you were unable to work due to your illness or incapacity (this needs to start from your first day off work)
- 2. Evidence of your earnings** – we'll let you know what we need when we contact you
- 3. A consent form** – don't worry, we'll also cover this when we contact you.

We will confirm as soon as we can if your claim is payable. In some instances, we may need further information, but we will let you know what and why.

UNDERSTANDING YOUR COVER

It's important that you know what cover you have with us, please check the below before you claim.

- **Do you have a deferred period?** - The duration of time before benefit payments start to be made is called a deferred period.
- **Have you accepted any medical exclusions?** - This relates to a medical condition not covered within your contract. This could mean your claim may not be payable if the injury or incapacity relates to this medical exclusion.
- **Do you know your level of cover?** - This is the sum which will provide financial protection, it's important to know the maximum we can pay you if your claim is successful.

Please ensure that when providing us with your claim details or sending us additional documentation that you provide clear and accurate information. Any inaccurate or false information may impact our ability to pay your claim.

*Please note our telephone lines are open Monday, Tuesday, Wednesday and Friday 9am – 5pm and 10am – 5pm on Thursdays (excluding public holidays).

WHAT HAPPENS NEXT?

Depending on your circumstances, we may need information from:

- Your GP or other medical professionals. We'll let you know when we've asked for this so that you can help speed up the process, should you choose to.
- Your employer or accountant if you're self-employed for information about your earnings.
- Other insurance companies if you hold any other relevant policies or contracts.
- You – we may need to clarify some points with you or ask you for additional information.

We'll use the information to assess your claim, to determine whether we can start paying it and to calculate how much we can pay. There may be occasions where we can't pay your claim or pay the full amount that you might be expecting, but if this happens we'll contact you to explain the reasons why.

You'll receive your claim payments twice a month, and we'll let you know the dates once we've confirmed your claim has been successful.

Whilst in claim, we'll need to keep in touch to understand how you're getting on, as we need to receive medical certificates/fit notes from your doctor to cover the period you're unwell.

You'll need to keep paying your premiums during the time you're claiming. However, we'll then return them to you in line with the terms of your contract. You can find more information about this in the Key Facts/Features document.

CHANGES DURING YOUR CLAIM

As your claim continues, we may review the information we were given when we initially assessed your claim. We may ask for updated or further information from you or your GP/medical professional, employer or accountant. We may arrange for assessments to be carried out such as a telephone interview with a nurse, or a visit from a vocational rehabilitation consultant. This could mean the amount we pay you changes depending on your circumstances.

Should you return to work in a reduced capacity or return to a different occupation and in turn suffer a reduction in your earnings, we are able to consider paying benefit on an alternative basis. This pays a reduced benefit based on your new earnings, your previous earnings and the benefit payable by the Society to you during your claim and is designed to aid you in your return to work. Please check your contract documentation for more information about this.



Speak directly to our **Claims Team** by calling us on **0800 587 5098** or emailing **claims@cirencester-friendly.co.uk**.

WHAT OTHER SUPPORT IS AVAILABLE?



Friendly Voice

Provided by RedArc

A confidential telephone service from a Personal Nurse. This can give you and your partner (if applicable) practical help, emotional support, therapies and even second medical opinions.

How to access:

Call Friendly Voice on **01244 625180** (Office Hours 9-5pm, Monday to Friday).



GP24

Provided by Health Hero

Provides you with a virtual GP service via telephone and video appointment with a qualified GP who can be available to you, your partner and children (if applicable) 24 hours a day, 7 days a week.

How to access:

To book a consultation call **0345 319 2881** or access the WebApp by visiting: **cirencesterfriendly.gp-24.com**.

You will need your **membership number** to hand to access all of these support services.



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The 125 Foundation

Your support fund

The 125 Foundation provides exclusive financial support to you, your communities or causes that are close to your heart.

How to apply:

You or your Financial Adviser can make an application to the **125 Foundation Committee** by emailing **memberservices@cirencester-friendly.co.uk**.



Your Halo

Provided by healthcare rm

A personalised health and wellbeing service for you, including physical wellbeing, food & nutrition, good sleep and exercise & activity.

How to access:

All services provided by healthcare rm are available Monday to Friday between 9:00am and 5:00pm and can be accessed by calling their service to book an appointment on: **0333 577 8778** or appointments can also be booked online **www.healthcare-rm.com/yourhalo/cirencester-friendly/**

Ways to submit your claim form:



Website:
www.cirencester-friendly.co.uk



Email:
claims@cirencester-friendly.co.uk



Post:
Cirencester Friendly Society
Mutuality House
The Mallards
South Cerney
Glos.
GL7 5TQ

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www.cirencester-friendly.co.uk

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