

FOCUS



CIRENCESTER
FRIENDLY

A concise guide to working with Cirencester Friendly

Who are we?

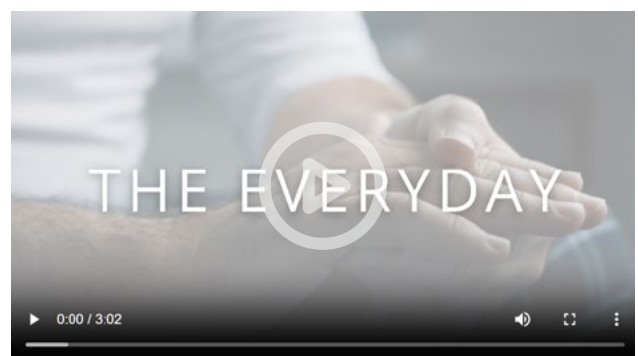


As the Income Protection Professionals we're on hand to support you with our expert knowledge and personal service. We've been income protection providers since 1890, and because we only offer individual protection products, we have a real interest in being good at what we do. We have a strong focus on growing the protection market, and believe that by working together, we can achieve this.

Reasons to recommend us

- Competitively priced for occupation, smoking or hazardous pursuits (excludes motor sports)
- Added-value benefits
- Annual statements
- Award-winning personal service
- We've maintained an average of 94% and above of claims paid for over 15 years

Watch how we protect your clients everyday.



Our income protection products

My Earnings Protected

My Earnings Protected is an individual income protection contract that covers up to 65% of earnings. If your client can't work because of illness or injury and as a result their earnings go down or stop, they'll be able to make a claim to help meet their essential costs.

- Cover up to 65% of earnings
- Minimum Benefit Guarantee
- Guarantee premiums
- Long-term or short-term claim period
- Choice of deferred periods, including spit deferred
- Indexation
- Own Occupation
- Severe Injury Cover
- Guaranteed Insurability Options
- Waiver of Premium
- Career Break
- Terminal Illness Benefit

Income Assured Enhanced

Income Assured Enhanced is an individual income protection contract that covers up to 60% of earnings. If your client can't work because of illness or injury and as a result their earnings go down or stop, they'll be able to make a claim to help meet their essential costs. There's also an option on this contract which allows your client to build up a capital sum payable at the end of the contract.

- Cover up to 60% of earnings
- Minimum Benefit Guarantee
- Guarantee premiums
- Choice of deferred periods
- Indexation
- Own Occupation
- Day One Accident Protection
- Guaranteed Insurability Options
- Waiver of Premium
- Career Break
- Terminal Illness Benefit
- Option to build a capital sum

My Extra Benefits

My Extra Benefits is a range of enhancements that your clients can add on to their contract.

Fracture & Hospitalisation Benefit costs £6 a month and Immediate Death Benefit costs £5 a month.

[Find out more](#)

Added-value benefits

GP24

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

How to access: To book a consultation call [0345 319 2881](tel:0345 319 2881) or access the WebApp by visiting: cirencesterfriendly.gp-24.com.

Children's critical illness support

Children's Critical Illness Support is there if your client's child should fall ill with one of the ten listed illnesses, by providing them with a lump sum of £2,500.

How to apply: Call our Claims Team on [0800 587 5098](tel:0800 587 5098) to request a claim form.

Friendly voice

A confidential telephone service from a Personal Nurse. This can provide your client and their partner with practical help, emotional support, therapies and even second medical opinions.

How to access: Call Friendly Voice on [01244 625180](tel:01244 625180) (Office Hours 9–5pm, Monday to Friday).

Member perks

Providing your client with a whole range of discounts and offers on popular brands such as M&S, EE, Apple and Halfords. They can also save on cinema tickets, gym membership and their weekly grocery shop.

How to access: To log in, they can visit our website https://www.cirencestermemberrewards.co.uk/x_/login.htm and simply enter their name and Membership Number.

125 Foundation

The 125 Foundation was established in 2015 to celebrate the Society's 125th Anniversary. The Foundation provides exclusive financial support to your clients, their communities or causes that are close to their hearts. Your client or you on their behalf, can apply for two types of awards:

Individual Awards are for the simple things that make a huge difference. You can nominate your clients who may be suffering hardship and could benefit from financial support. This can be anything from money towards the cost of new household equipment or a short break to recuperate.

Community Awards are for driving forward the local projects and causes that your client value and support. This could for example be money towards refurbishing the village hall to helping to set up a youth centre.

How to apply: You or your client can make an application to the 125 Foundation Committee by emailing memberservices@cirencester-friendly.co.uk.

Claim statistics

We've maintained an average of 94% and above of claims paid for over 15 years

We're committed to supporting our Members when they need us most. By publishing our claim statistics, our intentions are to help you and your clients make an informed choice when selecting income protection cover and to help ensure submitted claims are valid.

[Check out our latest Claim Statistics Report](#)

Guide to underwriting

We're dedicated to providing you with all the information you need to help make the right choice for your clients, including our Underwriting Guide, written by our Underwriters themselves.

You can access our Underwriting Guide [here](#). This outlines the most common medical conditions which may result in non-standard terms, as well as conditions we unfortunately can't cover.

Support

Adviser Services

Our Adviser Services Team can assist with any product, agency or commission enquiries.

Call us: 📞 [0800 587 5098](tel:08005875098)

Email us: ✉ adviserservices@cirencester-friendly.co.uk

Literature

For any product, claims or general literature to support your income protection needs, please click below.

[Useful Documents](#)

Tools and Guides

Here you'll find useful tools and guides to support your application journey.

[Tools and Guides](#)

Start working with Cirencester Friendly

It's easy to register. Simply click [here](#) to access our straightforward registration form.

REGISTER WITH US

FIND OUT MORE