

MY EARNINGS PROTECTED

The Income Protection Professionals

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.

MY EARNINGS PROTECTED

- Choice of claim period - Long-term or Short-term (2 years)
- 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 available, including split deferred
- Cover up to 65% of earnings

*Excludes motor sports

**Subject to age band increases, indexation and contract changes

MY EXTRA BENEFITS

Our range of enhancements that your clients can add onto their income protection contracts.

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



MEMBER REWARDS

Your clients also have access to a great range of Member Rewards*, included in their income protection contract free of charge.



The 125 Foundation



Children's Critical Illness Support



YourHalo



Friendly Voice



GP24



Member Perks

*These are additional discretionary benefits that can be withdrawn at any time.

PUBLISHED CLAIM STATISTICS

We exist to pay the claims of our Members – your clients – **and in 2022, we paid 95.4% of claims to the value of more than £8.5m 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.

14%

of our claims were due to COVID-19, which form part of the Common Infectious Disease category



26%

of claims assessed were for accidents or injuries, highlighting the need for protecting against the effect an accident can have on earnings



*These figures relate to all claims paid in 2022



The average weekly salary in the UK is **£550*** per week after tax and NI. With just **£99.35**** per week in SSP, you could have a short fall of **£450.65** a week.

*Office of National Statistics, 2022
**Gov.uk, 2022



Only **17%** of people have income protection to provide them with cover, if they are unable to work due to illness or injury*.

*Our own research conducted by Cenuswide 2019



185.6 million* working days were lost because of sickness or injury in the UK in 2022.

*Office for National Statistics, 2022



41% of Brits don't have enough savings to live for a month without income*.

*Finder, Saving statistics, 2022

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, or take a look at our **Guide to Underwriting**, to get the answers you need, before completing an application.

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 and a dedicated IP Professionals webpage to help you grow your income protection business.



For product support, speak to our Adviser Services Team on 0800 587 5098.

WE'RE HERE TO HELP YOU

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



T: 0800 587 5098



E: adviserservices@cirencester-friendly.co.uk

Submit an application on our online Adviser Portal:



login.cirencester-friendly.co.uk



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www.login.cirencester-friendly.co.uk/the-ip-professionals

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