



Helping you when you can't work

Our policy is designed to pay you a regular benefit if you can't work because of ill-health or injury.

Income Protection

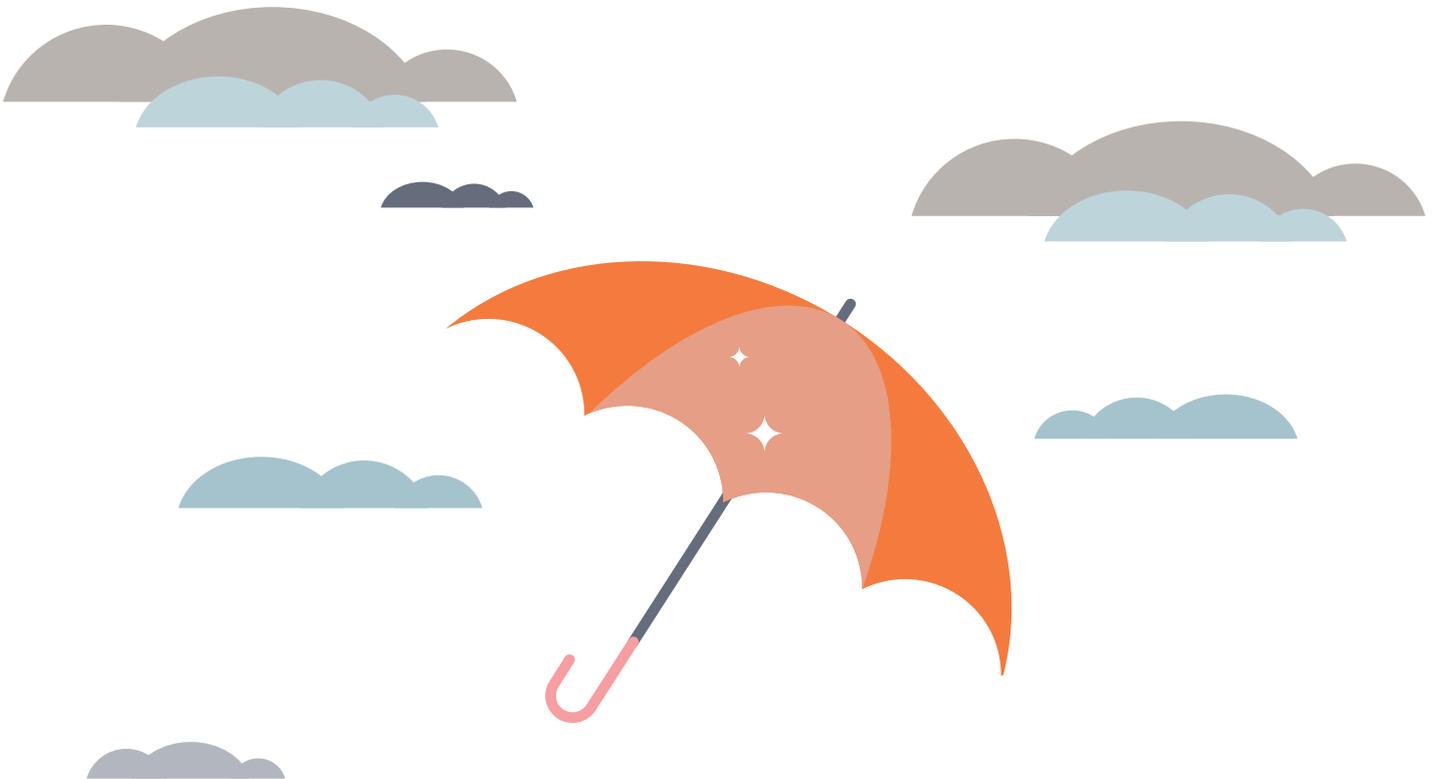
This policy offers cover if you are working 16 hours a week or more, and is designed to pay a regular benefit in case you become unable to work due to ill-health or injury and suffer a loss of earnings as a result.

This Policy Summary does not contain the full terms of the policy. The rest of the terms can be found in our Policy Conditions. You should read both documents carefully to help you decide if this policy is right for you. The Policy Conditions has a Definitions section to help you check your understanding of some of the words and phrases we use. You will also receive a Policy Schedule should you choose to take out a policy and this will contain details of the choices you make.

There will be an application process to take out a policy involving us collating information about your health, occupation, earnings and lifestyle. This will enable us to set fair terms and premiums. Sometimes, we may need to ask for additional tests to be carried out and we may need to check details relating to your health after you have joined which could affect the terms on which you are covered. This will be explained to you as part of the application process.

We recommend you review and update your cover periodically to ensure it remains adequate for your needs.

Our contact details are on the back page of this document if you require any further information from us or our sales team. You can also speak to a financial adviser.



Key features and benefits

The main benefit

A regular payment of up to 70% of your earnings should you be unable to carry out the main duties of your occupation due to ill-health or injury.

Choice of claim period

You can choose for the policy to pay out for a maximum of one year or two years.

When it pays out

You can choose for the benefit to be paid twice-monthly or monthly and for it to start 30, 60, 90 or 180 days after your ill-health / injury should your claim be accepted.

Ability to work

You must be unable to carry out the main duties of your occupation and not be working in any other occupation to be eligible to claim.

Medical care

You need to be undergoing medical care and continue to follow medical advice during your claim.

Hazardous pursuits

You will have the option to pay extra to cover an enhanced list of hazardous pursuits. The list is available on our website at www.nationalfriendly.co.uk/pursuits or by contacting us using the details on the back page.

Protecting your benefit

We will assess your earnings when you claim. If your earnings go down after your policy starts, 70% of your new earnings may be less than the benefit you choose. You can protect your benefit amount of up to a maximum of £2,000 a month by submitting acceptable proof of earnings within three months of your policy starting. We call this your benefit guarantee.

Protecting against inflation

You can choose to have a benefit which matches any change in the Retail Price Index (RPI), capped at 5% in any year. Your premium will go up to reflect your new cover if you do.

Other premium reviews

In addition to any RPI increase which may apply, annual premium increases will be based on your age only or on your age plus a five yearly review of general claims and costs. You will choose one of these options.

Waiver of premium

You don't need to pay premiums whilst you are receiving benefit from us.

Key features and benefits (continued)

Back to work benefit

If you have been claiming the main benefit and you're able to return to work, but with lower earnings due to your ill-health or injury, you may be eligible to continue claiming under this benefit. We will pay you a proportion which corresponds to your loss of earnings.

Rehabilitation benefit

Where your ill-health or injury is preventing you from working and we are processing your claim, we will consider the reimbursement of expenses for physical and mental health therapies as stipulated in our policy conditions, to a maximum of £1,000 a year. We will also consider authorisation of a maximum of two private consultations in any year to support your diagnosis and subsequent treatment.

Access to private GP services

Your policy comes with access to our virtual GP service. It's called Friendly GP and it can be accessed over the phone or online 24 hours a day, 7 days a week. The service includes: 24/7 GP telephone consultations; video consultations; private prescriptions; and open referrals.

Contingency benefit

If you are working for less than 16 hours a week and due to ill-health or injury, you are unfit for work in your current role either as houseperson or in the occupation in which you last worked over 16 hours a week, you may qualify for a maximum benefit of £500 a month for a maximum of 12 months.

Accidental death benefit

You will have the option to pay extra for accidental death benefit and if you die of an accident, we will pay a lump sum equivalent of 1 year's or 2 years' main benefit.

Changing your cover

You can change certain benefits at a later date to match your changing needs. Our guaranteed insurability option allows you to increase your cover without medical checks for certain life events set out in the policy conditions.

Cover to retirement

You can choose for your policy to end at 60, 65, 70 or at your state retirement age when you take out the policy.



Significant exclusions and limitations

Policy exclusions

We won't pay if your claim is: for a condition we have shown as excluded on your policy schedule; an intentional self-inflicted injury; sustained doing something against medical advice; sustained whilst participating in a criminal activity; or caused by abuse of drugs or alcohol.

Claiming abroad

This policy is designed to cover policyholders living and working in the UK. It will also cover claims which start whilst you are in a country in the European Union, or in a limited list of other countries which can be found in the policy conditions. It will not cover claims in countries (or specific areas within countries) to which the Foreign, Commonwealth and Development Office (FCDO) advises against travel or advises essential travel only.

Unemployment and sickness

This policy covers you for injury or ill-health. This policy is not designed to cover against unemployment or for other types of benefit.

Amount of benefit

You can choose benefit of between £500 and £6,000 a month in £10 monthly increments. The benefit you choose cannot exceed 70% of your earnings when your policy starts and will be checked against your earnings when you claim.

Continuing income

Your policy is designed to replace up to a maximum of 70% of your earnings. If you receive certain other income, perhaps from other insurers or your business, we will adjust the benefit we pay so you are not receiving more than 70%. We won't take state benefits into account.

Deferred period

We won't pay benefit until you have been unable to work for your chosen benefit period of 30, 60, 90 or 180 days after we accept your claim.

Maximum claim period

We will not pay a benefit beyond your selected period of 1 year or 2 years.

Working less than 16 hours a week

If you are working less than 16 hours a week when the injury or ill-health starts you will not be eligible for the main benefit, unless immediately prior to your injury/illness you were made redundant less than 3 months ago or you are on statutory maternity, paternity or adoption leave.

Hazardous pursuits

Hazardous pursuits on the enhanced list are only covered if you have selected to pay extra for this option. If you choose this option, you can select a benefit of at least £500 and no more than £2,000 a month. It also cannot be more than your selected main benefit. Any sport or pastime not on the list will not be covered.

Accidental death benefit

To be eligible you must die within 30 days of an accident which causes your death. The lump sum amount will be determined by your choice of claim period, so it will be a maximum of 1 year's or 2 years' benefit.

Eligibility

You need to be at least 18 and no more than 59 when your policy starts and both working and resident in the UK. You need to pay premiums from a UK bank account and be registered with a UK doctor with access to records for you for at least 2 years. You must be working at least 16 hours a week to apply.

Occupation

Some occupations may not be covered at all due to the risk they carry. You can ask us or your financial adviser whether your occupation is covered.

Minimum period to retirement

Your policy end date must be at least five years from when your policy starts or you subsequently change your cover.

Further information

Proof of earnings

If you are employed, we will need to see your latest P60 and three most recent payslips.

If self-employed we will need to see your self-assessment tax return.

If you are a director of your own limited company you must include your latest P60 and most recent Report & Accounts.

Changing your details

It's important that your cover reflects your changing needs as time goes on. If your circumstances change during your policy, especially if you switch occupation or your earnings rise or fall significantly, you should get in touch and we can make any change to your details and / or discuss what you'd like to do next. Changes which improve or increase your terms may be subject to you supplying medical information and your premium could change.

When the policy ends

You will choose this when you apply for a policy. The choice is age 60, 65, 70 or the state retirement age when you apply.

Making a claim

You can make a claim by using the contact details on the reverse of this booklet. Full details are contained in the Policy Conditions, including details of your work and the medical information you will need to provide.

If you change your mind

You can cancel your policy at any time using the contact details on the reverse of this booklet.

If you cancel your policy within the first 30 days of the date you receive your policy documents, we will refund any premiums you have paid provided you haven't made a claim in the meantime. If you cancel after this 30 day period, we will only refund premiums paid beyond your cancellation request.

The policy has no cash value.

Tax and effect on state benefits

The benefits you receive are free from tax and National Insurance contributions. You cannot claim tax relief on the premiums. Payment of the accidental death benefit may form part of your estate for inheritance tax purposes.

The benefits you receive from this policy could affect your entitlement to some means-tested state benefits and may affect your ability to claim under other income replacement insurance policies. Benefits that are not means-tested shouldn't be affected.

However, tax law and practice and state benefit rules can change in future. Should either affect your policy in the future then we will let you know.



Complaints

We hope that you never have reason to complain about your policy or the service you receive from us. If you do, you have the right to complain and we would like to put things right.

You can tell us what has gone wrong by telephone, email or post. Our contact details are on the back page of this document.

We will explain our complaints process, investigate your complaint and try to resolve it promptly to your satisfaction.

We aim to resolve complaints and send you our final response in writing within three business days, or within four to eight weeks for more complex complaints.

If we cannot resolve your complaint to your satisfaction, you may be able to refer your complaint to the Financial Ombudsman. This service is free and using it in no way affects your legal rights to take civil action. You can find out more information at www.financial-ombudsman.org.uk. You can contact them by writing to: Financial Ombudsman Service, Exchange Tower, London E14 9SR, or by telephoning: 0800 023 4567. You can e-mail them at complaint.info@financial-ombudsman.org.uk

Law, language and currency

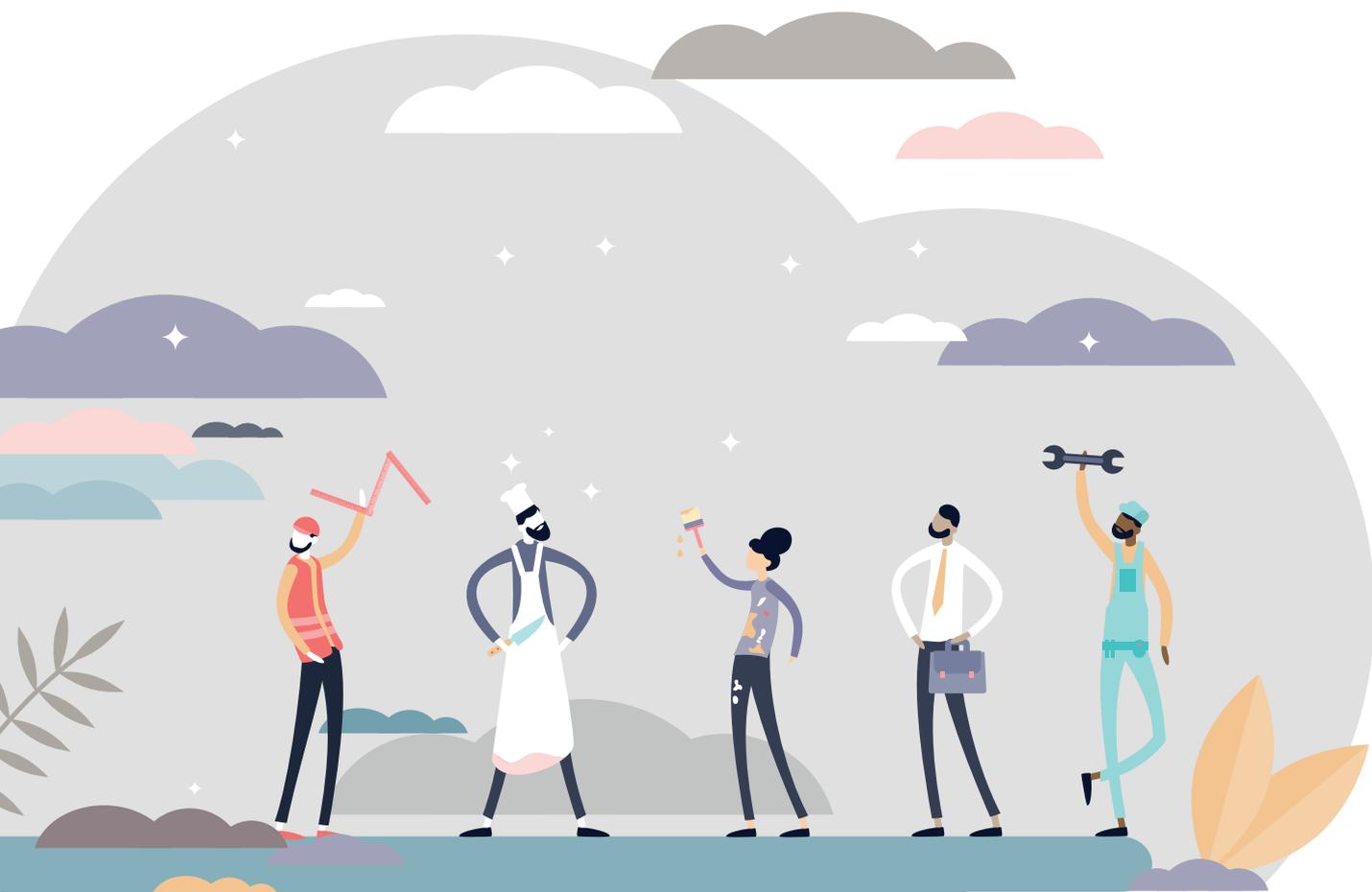
In the event of a dispute we will try and solve any disagreements quickly and efficiently. If you are not happy with the way we deal with any disagreement and you want to take court proceedings, you must do this within the UK.

All correspondence will be in English and all currency used will be in GB pound sterling (£).

Financial Services Compensation Scheme (FSCS)

You are covered by the FSCS and may be entitled to claim compensation from them if we cannot meet our liabilities.

Full details of what you are protected for can be found at www.fscs.org.uk. or by telephoning 0800 678 1100. Alternatively you can write to them at: The Financial Services Compensation Scheme, PO Box 200, Mitcheldean GL17 1DY.



Contact us

For information on setting up this policy, to request a copy in Braille, large print, or audio, or to make a claim, please:

Call us on:

0333 014 6244 Calls from UK landlines and mobiles cost no more than a call to an 01 or 02 number and will count towards any inclusive minutes. Lines are open 8am-6pm, Monday to Friday excluding bank holidays. Calls are recorded for training and quality purposes.

Or email us on:

info@nationalfriendly.co.uk

Or visit us at:

www.nationalfriendly.co.uk

Or mail us at:

11-12 Queen Square, Bristol BS1 4NT



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