

# FOCUS



CIRENCESTER  
FRIENDLY

A concise guide to working with Cirencester Friendly

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# Who are we?



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We at Cirencester Friendly are the **Income Protection Professionals**. Providing you expert knowledge with a personal service and award-winning income protection contracts.

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! With a strong focus and commitment, we passionately believe by working together, we can grow the protection market.

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## Our income protection products

### 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 specific 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

### Income Assured Enhanced\*

- Own Occupation cover
- No premium loading for occupation, smoking or hazardous pursuits\*\*
- **Guaranteed Premiums\*\*\***
- Benefit payable from 1, 4, 8, 13, 26 or 52 weeks
- Cover up to 60% of earnings
- Guaranteed Insurability Options
- Option to build a capital sum and share in Society's profits

\* **Please Note: You must be regulated for investment business (CF30) by the Financial Conduct Authority in order to advise on Income Assured Enhanced**

\*\* Excludes motor sports

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

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# 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](http://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).

## Your halo

A personalised health and wellbeing service, including physical wellbeing, food & nutrition, good sleep and exercise and 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 on: [0333 577 8778](tel:0333 577 8778) or appointments can be booked online at [Cirencester-friendly - healthcare rm](http://Cirencester-friendly - healthcare rm)

## 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](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](mailto:memberservices@cirencester-friendly.co.uk).

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## Claim statistics 2023

We are absolutely thrilled to announce that we have paid out **95.8%** of claims in 2023. Not only that, we've maintained an average of 94.5% for **over 10 years!**

The top reasons that our Members claimed for were **accidents**, a variety of musculoskeletal issues and arthritis.

It goes to show that **you never know** what the future might have in store, but that it's worth preparing for.

View our 2023 Claim Statistics [here](#).

## 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.

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## 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](mailto:adviserservices@cirencester-friendly.co.uk)

### Literature

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

[Useful Documents \(cirencester-friendly.co.uk\)](#)

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## 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