



# Children's Critical Illness Support

## Frequently Asked Questions



## 1. What is Children's Critical Illness Support?

Children's Critical Illness Support is designed to provide a monetary lump sum of £2,500 if your child is diagnosed with one of the ten listed Critical Illnesses. It is available to all existing and new Members of the Society and is limited to one claim per Member and available until retirement or the contract ceases.

## 2. Am I eligible for Children's Critical Illness Support?

To be eligible for the payment of Children's Critical Illness Support;

- You must be an active Member and not in arrears or on a Career Break on your Income Protection contract
- You and the child must be resident in the UK
- You must be the natural, adoptive or step-parent of the child
- The child must be under the age of 21
- The child must survive for a period of 14 days after diagnosis of one of the listed Critical Illnesses
- Any existing Critical Illnesses prior to introduction of Children's Critical Illness Support will not be covered.

## 3. How much does Children's Critical Illness Support cost?

Children's Critical Illness Support is a free benefit and offered to all Members that hold an income protection contract with the Society. It is a discretionary benefit which the Society can withdraw at any time.

## 4. How do I make a claim under Children's Critical Illness Support?

### When can a claim be made?

You can submit a claim when your child is diagnosed with one of the ten listed Critical Illnesses below, and meets The eligibility criteria outlined in Section 2.

The ten listed Critical Illnesses are as follows;

- Bacterial meningitis - resulting in permanent symptoms
- Benign brain tumour
- Cancer - excluding less advanced cases
- Heart valve replacement or repair
- Kidney failure - requiring permanent dialysis
- Loss of hands or feet - permanent physical severance
- Major organ transplant - from another person. This also includes being added to an official UK transplant waiting list
- Open heart surgery
- Third degree burns - covering 20% of the body's surface area or affecting 20% of the area of the face or head
- Traumatic brain injury - resulting in permanent symptoms.

### When will my claim not be paid?

Your claim will not be paid if the Critical Illness is as a result of a pre-existing condition or occurs after you have retired or, your contract has ceased, you are in arrears, on a Career Break or if you have made a previous claim for Children's Critical Illness Support.

## **What evidence do I need to support my claim?**

You will need to complete and sign a Children's Critical Illness Support Claim Form and have this signed by your child's GP or Consultant.

## **How will the claim be paid?**

Payment of the lump sum will be paid by BACS.

## **5. How can the Society's 125 Foundation help me?**

The 125 Foundation was launched to celebrate our mutual status and to mark our 125 year anniversary in 2015. By providing financial assistance, the 125 Foundation aims to give even greater support to our Members and to the causes they really care about.

When claiming for Children's Critical Illness Support, you can also apply to the 125 Foundation for a financial grant. This could help ease the financial burdens of modifications to the home or mobility aids to help care for your child.

To find out more and details of how to apply to the 125 Foundation, please visit our website;

**[www.cirencester-friendly.co.uk/members-zone](http://www.cirencester-friendly.co.uk/members-zone)**

## 6. What else do I need to know?

Congenital conditions will be covered, unless a parent had prior knowledge of any increased risk of the child suffering a Children's Critical Illness or a Terminal Illness or had received counselling or medical advice in relation to the condition before the cover started or was last restarted.

Children's Critical Illness Support can be paid even if you are in receipt of sick pay benefit.

It is important that you regularly review your income protection contract with your Financial Adviser so that it remains suitable for your personal circumstances as this will help ensure that it continues to meet your needs.

## 7. Who do I contact at Cirencester Friendly?

For general enquiries about Children's Critical Illness Support contact our **Customer Care Team** on **0800 587 5098** or email **customer care@cirencester-friendly.co.uk**.

To make a claim, contact the **Claims Team** on **0800 587 5098** or email **claims@cirencester-friendly.co.uk**.

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