

# WHO ARE CIRENCESTER FRIENDLY?



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.

## 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 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

## ANNE'S STORY



***"Live now, because you never know the minute life changes."***

### **Anne Davies, our Member**

The importance of income protection must be seen to be believed, and Anne's story does just that. We've produced our first-ever Member Testimonial Film, giving you the opportunity to showcase the significance of having income protection in place, helping to ensure the future security of your clients and their families.

## ADDED-VALUE BENEFITS



**125 FOUNDATION**



**CHILDREN'S CRITICAL  
ILLNESS SUPPORT**



**FRIENDLY VOICE**



**GP24**



**MEMBER PERKS**



**YOURHALO**

## CLAIMS STATISTICS 2023

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

The top reasons that our Members claimed were for **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.

## SUPPORT

### Adviser Services

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

Call us: **0800 587 5098**

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

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VISIT OUR WEBSITE OR CALL US TO FIND OUT MORE

**WWW.CIRENCESTER-FRIENDLY.CO.UK**

**0800 587 5098**