

Bereavement Benefit FAQs

We know that coping with loss is difficult which is why we provide a 13 week Bereavement Benefit to all of our insured members.



What is Bereavement Benefit?

The death of a loved one can have an overwhelming effect on a persons physical and mental state.

It's easy to forget how much impact it could have on your finances, especially if you need to take time off to grieve or to adapt to a different world.

Bereavement Benefit is a **discretionary benefit** which provides additional financial support to both new and existing insured members following the death of their **partner, spouse** or **child**.

This benefit is only payable if your **partner, spouse** or **child** dies after the benefit was added to your policy.

Definitions

To help you understand Bereavement Benefit we have highlighted some words we use in this document in **orange**. The definitions of these words are shown below.

Partner or spouse

Someone the member is married to or in a civil partnership with, or someone the member has been living with for a minimum of 2 years as if they were married or in a civil partnership. The partner or spouse must also be a permanent resident in the UK.

Child

Natural, adopted or step-children aged from birth to age 18 who are permanent residents in the UK.

Discretionary benefit

The benefit is discretionary which means it can be changed or withdrawn by the Society at any time.

What are the key features?

Who is eligible to receive Bereavement Benefit?

Bereavement Benefit is currently offered to all new and existing insured Income Protection members of British Friendly Society.

Is there an additional premium for Bereavement Benefit?

No. Bereavement Benefit is a **discretionary benefit** which British Friendly Society currently offers to all insured Income Protection members at no additional cost. Unfortunately commuted members are not eligible for this benefit.

How much benefit is payable?

The amount payable will be a lump sum equal to 13 times your weekly Income Protection benefit. We'll pay a minimum of £1,000 up to a maximum of £2,500 per member.

Can a person claim more than once?

No. Only one claim per member will be paid over the term of a policy for Bereavement Benefit, regardless of how many Income Protection policies you hold with us.

If you have more than one Income Protection policy with us we will still only pay up to £2,500 in total across all policies.

Can I receive this payment if my **child/partner/spouse** receives a Terminal Diagnosis?

Yes, this is called the Terminal Illness benefit option and replaces Bereavement Benefit if it

is paid. The Terminal Illness benefit option is available to members whose **partner, spouse** or **child** receives a terminal diagnosis (an illness or condition which is expected to lead to death within 12 months). Terminal Illness Benefit will be an advance payment of the member's Bereavement Benefit (13 times their weekly Income Protection benefit, up to £2,500 per member). If you have more than one Income Protection policy with us we will still only pay up to £2,500 in total across all policies.

As with Bereavement Benefit, the Terminal Illness Benefit will be discretionary and only available to insured members whose premiums are up to date. Commuted members do not qualify for the terminal illness benefit. Please see our BF Care Brochure for more details.

Who qualifies for this benefit?

All new and existing members who hold an insured policy with the Society.

Who does not qualify for this benefit?

The following are not eligible to claim Bereavement Benefit.

- Commuted members
- Members whose premiums are in arrears
- Members who are on a premium holiday

Important notes

- Bereavement Benefit is a **discretionary benefit** which can be changed or withdrawn by the Society at any time.
- There is no cash value for this benefit.
- No benefit will be paid if the member's policy premiums are in arrears.
- Bereavement Benefit may have an impact on means tested State benefits.
- Bereavement Benefit has a tax free status, however, the Society reserves the right to amend this status if tax legislation changes in the future.
- Cover may be less than the member's needs and is intended to help with the additional costs incurred following death of your **spouse, partner** or **child**.
- Bereavement Benefit is not an alternative to buying other relevant insurance.
- The member must notify the Society of any changes to their personal circumstances. See your Income Protection policy's Terms and Conditions for more information.
- Bereavement Benefit was added on 3rd May 2017 and we will only pay this benefit if your **partner, spouse** or **child** dies on or after this date.

Making a claim

How do I make a claim?

Please notify us of your claim via claims@britishfriendly.com, by post to 45 Bromham Road, Bedford MK40 2AA or by calling us on 01234 358 344. Please note, we will ask for further information in writing in order to assess your claim.

What information is required to claim?

If a member wishes to claim Bereavement Benefit we will require the following:

- A signed statement from the member and a certified copy of the death certificate of the person who has died.
- We may request proof of the claimant's relationship to the deceased.

When will a claim not be paid?

In all cases (**partner, spouse or child**)

We will not pay benefit if:

- The member's **partner, spouse or child** was temporarily or permanently resident outside the UK at the time of their death.
- The member or their **partner, spouse or child** are unable to provide any reasonable medical or other evidence we ask for in order to consider the claim.
- The member's **partner or spouse or child** had any consultations, treatment and/or medication, asked advice on or had any symptoms of a medical condition (whether or not a diagnosis has been made) prior to:
 - the start date of the member's policy;
 - the date this benefit was introduced;
 - the member marrying their **spouse** or entering into a civil partnership with their **partner** or started living with the deceased for a minimum of 2 years as if they were married or in a civil partnership; or
 - the member legally adopting the **child**, or becoming the legal guardian or step parent of the **child**.
- Either of the child's natural parents received counselling or medical advice in relation to the medical condition prior to the child being born.
- The member is taking a premium holiday.
- The member's premium payments are in arrears.
- The member is unemployed, a student, retired or a house person when the claim is made.
- The member is commuted.
- We have already paid the member a Bereavement Benefit claim.

British Friendly Society Limited

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It feels good to be covered

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