

# Care Assistance Benefit FAQs

Providing additional financial support to both new and existing insured members if their partner/spouse, child or parent suffers from a serious illness or accident and needs full-time care for at least four weeks.



## What is Care Assistance Benefit?

Care Assistance Benefit is a discretionary benefit which provides additional financial support to both new and existing insured members if their working patterns are disrupted because their partner/spouse, child or parent suffers from a serious illness or accident and needs full-time care for at least four weeks.

This benefit is designed to cover illnesses or accidents either your partner/spouse, child or parent experiences after your Income Protection policy started.

### Did you know?

- **There are approximately 10.58 million unpaid carers in the UK<sup>1</sup>**
- **Over 2 million carers are concerned about coping financially<sup>1</sup>**
- **There's been a 30% increase in the number of people providing over 50 hours of care per week<sup>1</sup>**

1. <https://www.carersuk.org/news-and-campaigns/press-releases/carers-week-2022-rising-pressures-on-unpaid-carers-as-public-backing-for-greater-support-grows>

## Definitions

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

### Full-time care

This means needing essential care for at least 35 hours per week. The types of care include helping another person with dressing, washing, eating, using the toilet, communicating their needs, assistance with walking or supervision to avoid putting themselves or others in danger.

### 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.

### Parent

Natural, adoptive, step-parent or parent-in-law who are permanent residents in the UK.

### Doctor or Consultant

A duly qualified and registered UK General Practitioner, Consultant or Specialist. The Society may specify the type of medical practitioner who will qualify as a Doctor for these purposes.

### Society's Medical Adviser

A registered medical practitioner or health professional appointed by the Society.

### Deferred period (with back to day one cover)

This is the period, starting on day one of the partner/spouse, child or parent's incapacity during which no benefit payments will be made. Benefit payments will start 1 week after the end of the deferred period and will be backdated to the 1<sup>st</sup> day full-time care was required.

### Discretionary benefit

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

### Specialist

A person who primarily focuses on a particular subject or activity within a medical field.

## What are the key features?

### Who is eligible to receive Care Assistance

#### Benefit?

Care Assistance Benefit is currently offered to all new and existing insured members who take out their policy between ages 18-54. Cover expires for eligible members on their 60<sup>th</sup> birthday.

### Is there an additional premium for Care Assistance Benefit?

No. Care Assistance Benefit is a **discretionary benefit** which British Friendly Society currently offers to all insured members at no additional cost.

### Is there a deferred period?

Care Assistance Benefit is designed to cover serious conditions which result in the member's **partner/spouse, child** or **parent** requiring **full-time medical care**. This means that the member's **partner/spouse, child** or **parent** must meet one of the definitions in the section **When can a claim be made?** for a continuous period of 4 weeks.

The **deferred period** for Care Assistance Benefit may be different to the **deferred period** that applies to the member's Income Protection policy which is shown in the member's Policy Schedule.

### How much benefit is payable?

Care Assistance Benefit will be a flat amount of £125 per week payable on a weekly basis (per member). The 1<sup>st</sup> payment will be made 1 week after the end of the **deferred period**. Further payments will be payable weekly thereafter until the end of the claim (**see How long will a claim be paid?**).

The 1<sup>st</sup> payment made will also include an additional payment equal to the amount of benefit payable for the **deferred period**.

The amount payable for Care Assistance Benefit may be different to the amount payable on the member's Income Protection policy which is shown in the member's Policy Schedule.



Lisa makes a Care Assistance Benefit claim on 1<sup>st</sup> week of October 2020. During the 4 week deferment period Lisa provides the relevant documents required and the claim is accepted. Therefore British Friendly are able to make the payment. The 1<sup>st</sup> payment to Lisa is made 1 week after the **deferred period**. The 1<sup>st</sup> payment totals £625 and includes the 4 week **deferred period** and the 5<sup>th</sup> week payment. All payments thereafter are £125 per week.



## Important Notes

- Care Assistance 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.
- Receipt of Care Assistance Benefit may have an impact on means tested State benefits.
- Care Assistance 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 cost of caring.
- Care Assistance Benefit is not an alternative to buying other relevant insurance.
- Care Assistance Benefit cannot be claimed if the member is claiming Income Protection benefit.
- This amount is payable per member regardless of how many Income Protection policies that are held with us.
- There is no requirement to stop working in order to receive this benefit and we will not take into account any other income the member receives.
- The member must notify the Society of any changes to their personal circumstances. See the member's Income Protection policy's Terms and Conditions for more information.
- Care Assistance Benefit applies to new full-time care needs either your **partner/spouse** or **child** experiences on or after the 1<sup>st</sup> September 2016 and for parents on or after the 19<sup>th</sup> September 2017 or on or after the start date of your policy whichever is later.

# Making a claim

## When can a claim be made?

Care Assistance Benefit will be payable if the member's **partner/spouse, child** or **parent** meets the appropriate definition below as the result of illness, accident or other infirmity for a continuous period of 4 weeks.

### Child under the age of 5:

The **child** must need **full-time care** for at least 35 hours per week due to a serious illness or long-term condition. The need for **full-time care** must be confirmed by the **Doctor/Consultant** who is treating the **child** and agreed by the **Society's Medical Adviser**. This means the provision of additional essential care for at least 35 hours per week which is necessary for the health and welfare of the **child** compared to a **child** of a similar age who does not have a serious illness or long-term condition.

### Child in full-time education:

The **child** must need **full-time care** for at least 35 hours per week and be totally incapable of attending their school or college due to a serious illness or long-term medical condition. The need for **full-time care** must be confirmed by the **Doctor/Consultant** who is treating the **child** and agreed by the **Society's Medical Adviser**.

### Spouse/partner or parent:

The member's **partner, spouse** or **parent** must need **full-time care** for at least 35 hours a week and must be totally incapable of working on their own or any other type of occupation due to a serious illness or long-term medical condition. They must need help to look after themselves with things like dressing, washing, eating, using the toilet, communicating their needs or have difficulty in walking or need supervision to avoid putting themselves or others in danger. The need for **full-time care** must be confirmed by the **Doctor/Consultant** who is treating the member's **partner/spouse** or **parent** and agreed by the **Society's Medical Adviser**.



In January 2021, Liz took out a Breathing Space policy with a £200 weekly benefit and a 13 week **deferred period** and a 2 year benefit period. A month later Liz's husband, Dan, has a stroke leaving him paralysed and needing **full-time care**. After 4 weeks Liz makes a Care Assistance Benefit claim and upon acceptance is paid £125 per week for 6 months - totalling £3,250 in Care Assistance Benefit. Liz uses the money towards Dan's rehabilitation and therapy.

# Making a claim

## When will a claim not be paid?

### Child

#### We will not pay benefit if:

- The member's **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 is added to the policy whichever is later or before the member legally adopted or became 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.

### Partner/spouse or parent

#### We will not pay benefit if:

- The member's **partner/spouse** or **parent** 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 is added to the policy whichever is later or before the member married their **spouse** or entered into a civil partnership with their **partner** or started living with the member for a minimum of 2 years as if they were married or in a civil partnership.

### In all cases (partner/spouse, child or parent)

#### We will not pay benefit if:

- The member's **partner/spouse, child** or **parent** is temporarily or permanently resident outside the UK.
- The member's **partner/spouse, child** or **parent** needs **full-time care** as a result of intentional harm inflicted by the member.
- The member or their **partner/spouse, child** or **parent** are unable to provide any reasonable medical or other evidence we ask for in order to consider the claim.
- The member is claiming Income Protection benefit.
- 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.



In January 2020, James took out a Protect policy with a £500 weekly benefit, an 8 week **deferred period** and a 5 year benefit period. In February 2021 his wife Anita is diagnosed with arthritis in her hip joint and a few weeks later Anita is diagnosed with a hip replacement and requires permanent care. After 4 weeks James makes a claim, however, because Anita's illness is a result of a pre-existing condition that had occurred before the policy started no benefit is payable.

# Making a claim

## How long will a claim be paid?

### Care Assistance Benefit will be payable until the earliest of:

- A total of 26 weekly (or 6 monthly) benefit payments have been made under the policy for a **partner, spouse** or **child**. This total can be reached following multiple claims.
- A total of 13 weekly (or 3 monthly) benefit payments have been made under the policy for a **parent**. This total can be reached following multiple claims.
- The member dies.
- The **partner/spouse, child** or **parent** being cared for dies.
- The person being cared for no longer meets one of the definitions of this benefit.

### When can a claim not be made?

- The member fails to provide evidence that we require.
- The policy reaches termination date.
- The member starts claiming Income Protection benefit.
- Once we have paid a total of 26 weeks (**partner, spouse** or **child**) or 13 weeks (**parent**) Care Assistance Benefit payments no further Care Assistance Benefit payments can be made to the member for the duration of the policy.
- The member reaches age 60.
- The member's **child** reaches age 18.



Maria took out a Protect policy in February 2020 with a weekly benefit of £300, a 4 week **deferred period** and a 1 year benefit period. Two months later, Maria's 14 year old son Rory was knocked off his bike on his way to school suffering from multiple fractures, including both wrists, and severe concussion leaving him in need of **full-time care**. After 10 weeks Rory is recovered enough to be able to return to school. Whilst we hope that Maria never has to make another claim, she has the reassurance of knowing that she is still entitled to a further 16 weeks of benefit over the lifetime of her policy should she need to make another claim.

### What information is required to claim?

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

- A signed statement from the member.
- If the claim is in respect of care for a **child** over the age of 5 we require confirmation that the **child** is absent from their place of education as a result of ill-health.
- For all claims we require a letter from the treating **Specialist** confirming the medical diagnosis, the date of 1<sup>st</sup> diagnosis and confirming that the patient is in need of **full-time care** for at least 35 hours per week.

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It feels good to be covered

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