

# Death Benefit FAQs

We know that coping with loss is difficult. That's why we provide a Death Benefit to all of our insured members.



## Definitions

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

### ***Discretionary benefit***

The benefit is discretionary which means it can be changed or withdrawn by the Society at any time.

**Our Death Benefit is equal to 26 weeks of your sickness benefit, up to £2,000. It's available for all new and existing insured members.**

We're different from other insurers because we're a mutual and our members are at the heart of all we do. That's why we offer membership benefits to all new and existing insured members, at no extra cost.

**It's just one more way we are helping you when it matters most.**

### **Who qualifies for this benefit?**

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

### **Who does not qualify for this benefit?**

Death Benefit is not available:

- to commuted members
- to members who are in arrears (behind on their monthly premiums)
- to members taking a Premium Holiday
- to members whose Income Protection policy was not in force at the time of the event
- to members who have already claimed £2,000 from other BF Care benefits.

### **Is there an extra cost for Death Benefit?**

No. Death Benefit is a ***discretionary benefit*** which British Friendly Society currently offers to insured Income Protection members at no extra cost.

### **How much benefit is payable?**

The amount payable will be a lump sum equal to 26 times your weekly Income Protection benefit. We'll pay up to a maximum of £2,000, following the death of the member. It's not a substitute for life insurance policies.

### **Tax**

You can nominate beneficiaries to receive your Death Benefit. If you don't nominate any beneficiaries, your Death Benefit will be paid directly to your estate. This may be subject to tax, depending on your personal circumstances. Please ask your Financial Adviser for more details. The government may change the current tax position.

### **How do I nominate someone?**

Nomination forms can be downloaded from our website or you can call us to request a copy. Please complete and return the form to register the individual(s) you would like us to pay the benefit to. If no nomination has been made, the Death Benefit will be paid to the member's estate.

Please note, any beneficiaries must be aged 16 or over.

# Making a claim

The individual making the claim must notify us within 3 months of the event happening. They can start their claim by emailing [claims@britishfriendly.com](mailto:claims@britishfriendly.com), by writing to us at **45 Bromham Road, Bedford MK40 2AA** or by calling us on **01234 358344**.

## What information is required to claim?

- We will ask for confirmation of the member's death in writing and a certified copy of the death certificate.
- We may also request proof of identification from the person making the claim.

## Are there any circumstances where benefit would not be paid?

### We will not pay benefit if:

- the member's death is caused by suicide within 12 months of taking out their policy
- the member's death is caused by a pre-existing medical condition that they should have told us about but didn't. A pre-existing medical condition is an illness or injury, or symptoms of an illness or injury, a member has before their policy started or when they applied to change it even if they had not yet seen a doctor to discuss it
- the member's death is as a result of a particular medical condition or a part of their body, or a particular activity that we've excluded. If there are any, they'll be listed on the Policy Schedule under special terms
- the individual making the claim did not notify us within 3 months of the event happening

### Terminal Illness Benefit option

Our **discretionary** Death Benefit also includes a Terminal Illness Benefit option. This is available to members who receive 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 Death Benefit (26 times their weekly Income Protection benefit, up to £2,000 per member).

As with Death Benefit, Terminal Illness Benefit will be **discretionary** and only available to insured members whose premiums are up to date. Commuted members don't qualify for the Terminal Illness Benefit.

For all claims we will require a letter from the treating Specialist confirming the medical diagnosis and prognosis as well as the date of the first diagnosis.

If Terminal Illness Benefit has been paid in respect of the terminal illness of the member, no further payment will be paid on death.

### British Friendly Society Limited

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