

Recovery Support Benefit FAQs

Providing additional financial support for insured members when they return to work after a long term claim.



Definitions

To help you understand Recovery Support 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

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 This means it can be changed or withdrawn by the Society at any time.

What is Recovery Support Benefit?

Returning to work after extended sickness or injury can be tough both emotionally and financially.

For this reason, we provide a **discretionary** Recovery Support Benefit for insured members which provides a cash lump sum of up to £2,000, after they return to work following a long term claim.



Important Notes

- This benefit has no cash value.
- This amount is payable per member regardless of how many Income Protection policies that are held with us. The maximum we will pay is £2,000.
- No benefit will be paid if the member's policy premiums are in arrears.
- The member making the claim must notify us within 3 months of the event happening.
- Recovery Support Benefit may have an impact on means tested State benefits.
- Recovery Support Benefit has a tax free status. However, the Society reserves the right to amend this if tax legislation changes in the future.
- Cover may be less than the member's needs. Recovery Support Benefit is intended to help with paying the bills between a claim ending and earning income upon returning to work.
- Recovery Support 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.
- Recovery Support Benefit was added on 24th May 2018. We will only pay this benefit if you qualify for this benefit on or after this date.

Who qualifies for this benefit?

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

Who does not qualify for this benefit?

Recovery Support Benefit is not available:

- if you are a commuted member
- if you are in arrears (behind on your monthly premiums)
- if you are taking a Premium Holiday
- if the Income Protection policy was not in force at the time of the event
- if you have already claimed £2,000 from other BF Care benefits

When do you qualify to receive this benefit?

You will qualify to receive this benefit if all of the following conditions are met:

- You received your Income Protection benefit for a continuous period of 26 weeks or more
- Your claim ends at least 4 weeks or more before the end of your benefit payment term or policy termination date
- We have stopped paying all your benefits (i.e. Income Protection benefit or Back to Work support payments)
- You have returned to work full time for a continuous period of 4 weeks

Is there an extra cost?

No. Recovery Support Benefit is a **discretionary benefit**. The Society currently offers this to all insured members at no extra cost.

How much benefit will I receive?

We'll pay a lump sum equal to 4 times the member's last weekly benefit payment (per member). The maximum we'll pay is £2,000. We'll pay the benefit 4 weeks after the last Income Protection benefit, or Back to Work support payments, are paid.

Can this benefit be claimed more than once?

Yes. However, we'll only pay Recovery Support Benefit for the following claim if it occurs more than 26 weeks after we paid the last benefit for the previous claim.

How do I make a claim?

The member making the claim must notify us within 3 months of the event happening. You can start your claim by emailing claims@britishfriendly.com, by writing to us at **45 Bromham Road, Bedford MK40 2AA** or by calling us on **01234 358344** after you've returned to work full time for a period of 4 weeks following a claim of 26 weeks or more. Our Claims Team will assess whether we can pay you Recovery Support Benefit on a **discretionary** basis.

What information is needed to claim?

Our Claims Team may request information from you to confirm that you've been back at work full time for a continuous period of 4 weeks.

When will a claim not be paid?

- We won't pay benefit if the member is unable to provide any reasonable evidence we ask for in order to consider the claim.
- The member making the claim does not notify us within 3 months of the event happening.
- The member falls under any condition under **"Who does not qualify to receive this benefit?"** on page 3.

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