Gravesham Friendly

People, Community, Environment

Join today from £14.95 per month

Sickness Benefit Plan and Society Membership Application

Helping our members since 1877

www.graveshamfriendly.co.uk

Peter Daniels
"The financial sickness benefit support I received when I was hospitalised and unable to work was extremely helpful as I was self employed."

Founded in 1877

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All About Membership of the Society

Gravesham Friendly has been supporting family finances since 1877. It is a mutual organisation which means we do not have any shareholders to pay and all profits are used to support members.

We offer members an affordable and straightforward Sickness Benefit Plan that provides guaranteed financial support when they are unable to work through incapacity, illness or injury. Our members also enjoy access to a wide range of discretionary benefits to help cover medical, education and housing costs and access to exclusive money saving offers from well-known brands and retailers.

We are owned by you. When you take out membership with us you become a part owner of the Society, you can attend and vote at our Annual General Meeting, have a say in the benefits we offer you and the Society's future.

The Society is financially strong and owns a large number of residential properties; these investment properties generate annual income ensuring we are able to pay discretionary member benefits consistently well.

Providing financial security when you can't work

We're here to support you through life's unexpected challenges. Our Sickness and Benefit Plan provides financial assistance when illness or injury prevents you from working—helping protect you and your loved ones when it matters most.

Membership starts at just £14.95 a month for our £100 a week sickness cover providing you with access to £5,450 of annual member benefits or £24.95 a month for our £250 a week sickness cover providing you with access to £13,250 of annual member benefits.

All you have to do is select £100 or £250 per week sickness benefit cover. Don't worry, if your circumstances change you can switch between these at any time. You can join the Society anytime between your 16th and 60th birthday.

- Simple, hassle-free application – Join in minutes.
- No complicated medical forms – We don't penalise you for your medical history.
- Pre-existing conditions covered – Unlike many insurers, we welcome you as you are.
- Discretionary Benefits – members are provided with a discretionary benefit allowance to help with medical, education and housing costs based on their sickness policy and length of membership.
- Membership options to suit everyone: Individual and Group plans

What does Gravesham Friendly's Sickness Benefit Plan offer you?

If you are unable to work through sickness for more than a week, our clear and affordable Sickness Benefit Plan provides you with a £100 or £250 per week payment to provide you with peace of mind until you are able to return to work.

Premiums for the Sickness Benefit Plan increase as you reach the age shown in the table below. Gravesham Friendly guarantees that the monthly membership fees will not change from those shown.

An individual Sickness claim is covered up to a maximum of 5 years. Depending on the cover level you select, the weekly payment rate after the first week of Sickness is:

- **£100 or £250** per week for the first year
- **£50 or £125** per week for the second year
- **£25 or £63** per week for years three, four and five

How much will membership cost me?

£100 p/w Sickness benefit

Age Range	Monthly Premium	Quarterly Premium	Annual Premium
16-30	£14.95	£44.85	£179.40
31-40	£18.95	£56.85	£227.40
41-50	£23.95	£71.85	£287.40
51-60	£34.95	£104.85	£419.40
61-70	£49.95	£149.85	£599.40
71-84	£15.00	£45.00	£180.00
85+	Free	Free	Free

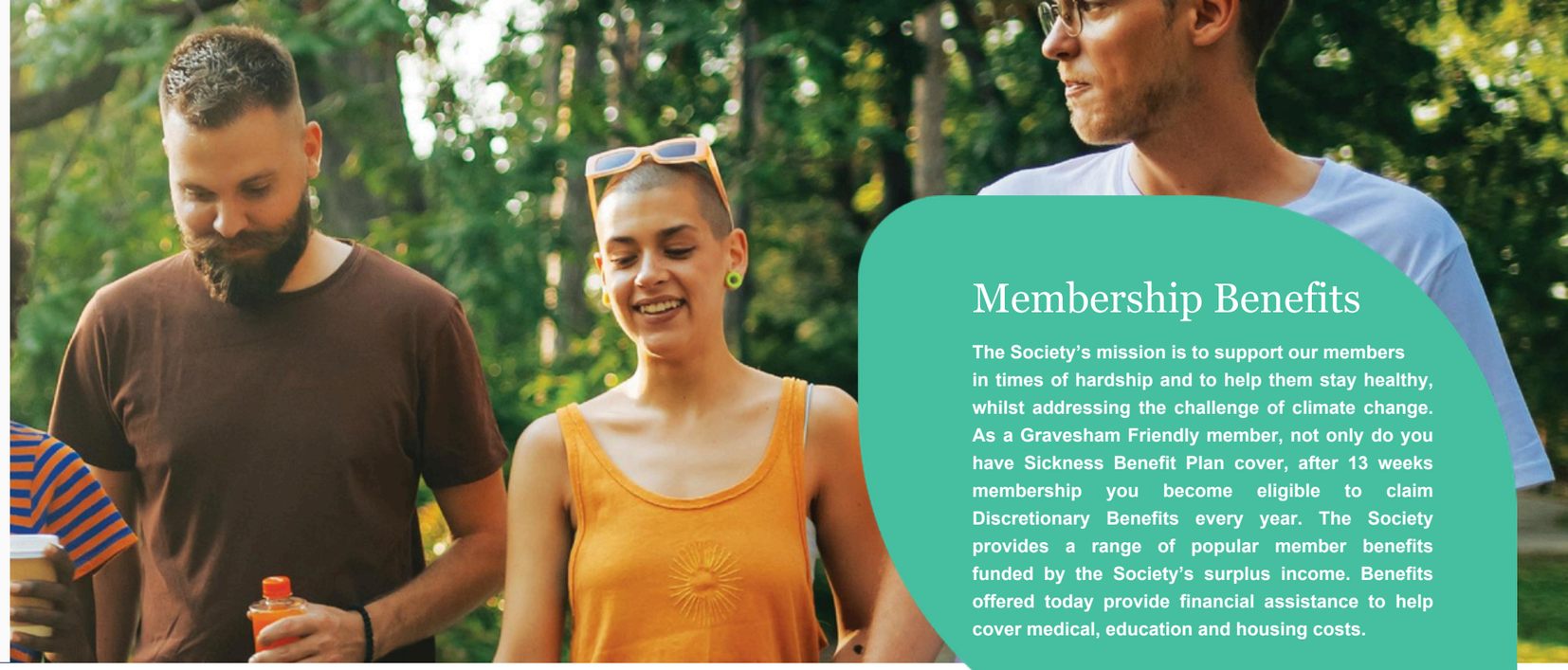
£250 p/w Sickness benefit

Age Range	Monthly Premium	Quarterly Premium	Annual Premium
16-30	£24.95	£74.85	£299.40
31-40	£31.95	£95.85	£383.40
41-50	£39.95	£119.85	£479.40
51-60	£57.95	£173.85	£695.40
61-70	£82.95	£248.85	£995.40
71-84	£15.00	£45.00	£180.00
85+	Free	Free	Free

Please be aware any sickness or discretionary benefit claim payment is tax free and is in addition to any statutory or workplace company payments you might receive. HMRC taxation rules could change in the future causing these benefit payments to become taxable.

Key Feautures

- Membership joining age 16 to 60 years old
- Weekly sickness benefit payment of £100 or £250
- New members have a 13 week waiting period before they can claim
- Claims not payable for first 7 days of sickness
- Premiums are guaranteed throughout the policy term and increase as members get older to reflect increasing sickness risk as members move to the next age band (see premium table)
- Sickness benefit cover and premiums cease at age 70. A lower rate membership fee is payable to the age of 85 following which membership and access to discretionary benefits is free
- Payment by direct debit with monthly, quarterly or annual payment option



Membership Benefits

The Society's mission is to support our members in times of hardship and to help them stay healthy, whilst addressing the challenge of climate change. As a Gravesham Friendly member, not only do you have Sickness Benefit Plan cover, after 13 weeks membership you become eligible to claim Discretionary Benefits every year. The Society provides a range of popular member benefits funded by the Society's surplus income. Benefits offered today provide financial assistance to help cover medical, education and housing costs.

How we provide financial support to our members

- Annual discretionary claims limit after 13 weeks membership, providing you with the flexibility to claim financial support on a wide range of benefits providing membership fees are up to date.

Health – available after 13 weeks membership

- Dental treatment and dentures: an annual allowance based on the £100 or £250 sickness policy and length of membership, 75% of invoice receipt paid.
- Optical Prescription glasses including eye tests, prescription sunglasses and contract lenses: an annual allowance based on the £100 or £250 sickness policy and length of membership, 75% of invoice receipt paid.
- Miscellaneous Medical Expenses: an annual allowance based on the £100 or £250 sickness policy and length of membership, 75% of invoice receipt paid including private consultation, physiotherapy, chiropody, podiatry, reflexology, osteopathy, hearing aids etc.
- Hospital stay benefit of £30 per night up to 16 nightts per year.
- Maternity and paternity of £200 (one claim per child)

Housing and education – available after 12 months membership

- First time home buyer grant of £200
- Annual home energy efficiency grant of £200 per year covering new windows, heating, boiler, insulation etc to improve EPC rating
- Annual education grant: full time courses £200, part-time courses £100

Additional benefits that sit outside of your annual discretionary claims limit

- Discretionary death benefit of £2,500 and £5,000 for accidental death

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You should consider if receiving these benefit payments will adversely affect the amount of any State benefits you may be eligible for.

The Society has a long history of supporting its members with discretionary benefits and we intend to continue to pay these in the future. However, it is important to point out that they are not guaranteed and could be amended or removed at any time if the Society does not have sufficient surplus income.

Gravesham Friendly is the trading name of Anglo-Saxons Friendly Society Limited which is an incorporated Friendly Society (Registration No 189F) and is authorised and regulated by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN 139421)

Colin Buggs

"I would highly recommend this organisation, the benefits I have received over the years have been very gratefully received. I have only ever claimed Optical and Dental but these costs do add up and being able to claim all or some of the money back, has been very welcome."

How to Apply for the Sickness Benefit Plan and Become a Society Member

You can apply for membership by applying at graveshamfriendly.co.uk/membership-application or complete the application form opposite, including the direct debit instruction to your bank, and post to Gravesham Friendly Head Office at:

Gravesham Friendly
The Old Rectory
Northfleet
Gravesend
DA11 8HN

The bank account details you provide will be used to make claim payments.

Once we have received your application, we will review the information provided. As long as everything is in order, we will send you a welcome pack containing the following items:

- Sickness Benefit Plan KEY FACTS DOCUMENT
- Your Right to Cancel Notice
- Member Feedback Form
- Details of How to Claim Benefits

Section 1

Application for Membership

Sickness Benefit Plan

Title	Forenames	Surname

Email

Please give your home address below:

	Home Telephone:	
	Mobile Telephone:	
	Date of Birth:	
	Beneficery for life cover:	
Post Code:	Occupation:	
Optional: If relevant please specify name of existing member that recommended/suggested you considered joining the Society		

Premium Option (see premium table, page 4)

Cover Level: ☐ £100 ☐ £250

£ ☐ Monthly ☐ Quarterly ☐ Annual

Section 2

Identity Checks

We are required to verify your identity when you become a Member of the Society. Please provide separate forms of identification for your name and address. For example, if you provide your driving licence as proof of your name you must provide another form of identification for your address, such as a utility bill.

Please tick one box in each column and send us a copy of the original document.

If you are applying online via **www.graveshamfriendly.co.uk/membership/application** you can upload a photograph or scanned copy of these documents.

Proof of Name	✓	Proof of Address	✓
Current UK or EEA photocard driving licence		Utility bill (gas, electric, satellite television, landline phone bill) issued within the last three months.	
Full old-style driving licence		Local authority council tax bill for the current council tax year.	
Original birth certificate (UK birth certificate issued within 12 months of the date of birth)		Bank, Building Society or Credit Union statement or passbook dated within the last three months.	
Benefit book or original notification letter from Benefits Agency		Original mortgage statement from a recognised lender issued for the last full year.	
Residence permit issued by the Home Office to EEA nationals on sight of own country passport		Council or housing association rent card or tenancy agreement for the current year.	
National identity card bearing a photograph of the applicant		NHS Medical card or letter of confirmation from GP's practice of registration with the surgery.	
		Benefit book or original notification letter from Benefits Agency (but not if used as proof of name).	
		HMRC self-assessment letters or tax demand dated within the current financial year.	

Section 3

Please read and complete the membership declaration

General Data Protection Regulation

Gravesham Friendly collects your information when you apply to become a member through the Sickness Benefit Plan. The information disclosed by you will be used by the Society to set up and manage your membership and the Sickness Benefit Plan you have applied for. The Society will not share your data with third parties for any purposes subject to its legal or statutory obligations. If you would like more information on how the Society uses your personal information, please see our Privacy Policy which can be found on our website.

The Society may wish to contact you in the future with marketing information relating to other products that may be of interest to you. However, the Society will only do this if you are happy to receive such information. Once your marketing preferences have been updated, they will remain in place until you let the Society know otherwise. You can update your marketing preferences at any time, opting in or our of marketing, or changes in the ways in which you would prefer the Society to contact you, by contacting the Society by email at:

info@GraveshamFriendly.co.uk
or by telephone on: **01474 567050**

If you wish to hear about future products, please tick the boxes below. I am happy to be contacted and prefer to be contacted by:

☐ **Email** ☐ **Phone** ☐ **Post**

Confirm Occupation Eligibility

To proceed with your application, please confirm that you are not employed in any of the following occupations, as they are ineligible for cover under this policy:

- Professional athlete
- Armed forces personnel
- Firefighter
- Police officer
- Offshore worker
- Aviation crew member
- Diver
- Miner
- Construction worker in a hazardous role

By ticking the checkbox below, you confirm that you are not employed in an excluded occupation on the above list.

☐ I confirm that I am not employed in an excluded occupation on the list above.

☐ I confirm all the personal information provided about myself is true and accurate

☐ I understand and agree that the product meets my demands and needs, it provides me with sickness benefit payments if I am unable to work due to certain circumstances and the level of cover provided is not designed to replace my total income

☐ I confirm I have read and understood the Key Fact Document and confirm no advice has been given to me by the Society or a third party

☐ I confirm I am employed, self-employed or seeking employment and to the best of my knowledge fit to work

☐ I declare that I have not been diagnosed with a terminal illness and am/or will not be undergoing any investigation related to a terminal illness

☐ I understand that this application shall form the basis of the contract between me and the Society and that failure to disclose any facts that may be regarded as material (i.e., facts likely to influence the acceptance of this proposal) may cause the insurance and Society membership to be declared void

☐ I understand that my membership contract will not commence until this application has been accepted and the first contribution paid

- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit, Gravesham Friendly will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Gravesham Friendly to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit by Gravesham Friendly or your bank or building society you are entitled to a full and immediate refund of the amount paid in full from your bank or building society. If you receive a refund you are not entitled to, you must pay it back when Gravesham Friendly asks you to.

Kathleen Fowler

"The Society has helped me a great deal with sickness, dental and optical claims, thank you. I want my grandchildren to join now"

Section 4

Instruction to your bank

Please fill in the form and return with your fully completed Sickness Benefit Plan and membership application form to:

Gravesham Friendly
The Old Rectory
Northfleet
Gravesend
DA11 8HN

Name and full postal address of your Bank or Building Society

Title

Name of Account Holder

Branch Sort Code

Bank/Building Society account number

Originators number

Reference number

Payment Option

£ ☐ **Monthly** ☐ **Quarterly** ☐ **Annual**

Instruction to your Bank or Building Society

Please pay Gravesham Friendly Direct Debits from the account detailed in this instruction subject to the safeguarding assured by the Direct Debit Guarantee

I understand that this instruction may remain with Gravesham Friendly and if so, will be passed electronically to my Bank/Building Society

Signature

.....

Date . .....

Banks/Building Societies may decline to accept instructions to pay Direct Debits from some type of accounts, such as savings accounts.

Important Information

The Financial Conduct Authority is a financial services regulator. It requires us, Gravesham Friendly, to give you this important information to help decide whether our Sickness Benefit Plan is right for you. You should read this document carefully so that you understand what you are buying and then keep it safe for future reference.

Adam Brown
"My parents signed me up when I was young, the Society provides superb customer service and very good value for money."

The Direct Debit Guarantee

Please retain this guarantee for your records

You can cancel a Direct Debit at any time by simply contacting your Bank or Building Society. Written notification may be required. Please notify Gravesham Friendly if you cancel your Direct Debit.

Does the Society give advice?

No advice will be given to you by the Society regarding this Sickness Benefit Plan. It is your responsibility to ensure that the Sickness Benefit Plan meets your needs. If advice is required, you must consult an independent financial adviser.

The aim

To provide a weekly sum when you are sick for more than 7 days.

Your commitment

To pay your contributions each month.

Risk factors

All the benefits are currently tax free, but this could change in the future.

No Sickness Benefit is payable for any sickness that starts in the first 13 weeks after taking out the Sickness Benefit Plan. Sickness Benefit provides you with £100 or £250 per week for the first year of any long-term sickness, reducing to £50 or £125 per week in the second year and £25 or £63 per week in years 3 to 5. After 5 years, no further payments will be made on a single claim.

Cancellation rights

After your application is accepted you will receive a Notice of your rights to cancel. You will then have 30 days in which you can change your mind. If you cancel within this 30-day period, you will receive a full refund of any premiums paid. In any legal dispute, the law of England and Wales will apply.

Mutual society

When you take out a Plan with Gravesham Friendly you become a member of the Society and are subject to its rules, a copy of which is available on the website.

Complaints procedures

If you have a complaint, feel you have been treated unfairly or are not satisfied with any aspect of the Society, its products or services, please contact us by email, post, or on the phone number below. If the complaint is not dealt with to your satisfaction, you can refer your compliant to: **The Financial Ombudsman Service, Exchange Tower, London, E14 9SR (Telephone 0800 023 4567)**. Complaining to the Ombudsman will not affect your legal rights.

Compensation

Gravesham Friendly is covered by the Financial Services Compensation Scheme (FSCS). If the Society is unable to meet its financial obligations you may be entitled to compensation from the Scheme. Further information about the compensation scheme arrangements is available from the FSCS on **020 7892 7300** or **www.fscs.org.uk**

Law regulation

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The Feeling's Mutual!

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