



**RAILWAY FRIENDLY SOCIETY**

**keyfacts**®

Key Facts Brochure

## Are you Railway friendly?

As a member of the Railway Friendly Society you can get extra cash when you are off work ill.

- Low cost – from just £2.80 per week.
- Tax Free\* cash of up to £100 per week when you are off work ill.
- A lump sum payment in the event of you being permanently unable to work due to illness or accident and being ill health retired.
- A lump sum payment and an income payment for your children in the event of your death.

Join the Family Protection Plan NOW

[www.railwayfs.co.uk](http://www.railwayfs.co.uk)

Run by railway people for railway people

\* Under current legislation



RUN BY RAILWAY PEOPLE FOR RAILWAY PEOPLE



# Family Protection Plan

This leaflet sets out the Key Facts about our Family Protection Plan. You should keep it together with your other plan documents.

## Its Aims

- To give you a regular income in the event of an illness or accident which disables you from working.
- To provide a lump sum payment in the event of you being permanently unable to work due to illness or accident and being ill health retired.
- To provide a lump sum payment and an income payment for any of your children in the event of your death.

## Your Commitment

- To pay your subscriptions weekly or monthly until you reach 65 or leave the railway industry, whichever comes first.
- To tell us within six weeks of your absence from work due to illness or an accident.
- To give us all of the information that we ask for when you apply for the plan and if you or your personal representatives make a claim. If you, or your personal representatives, do not provide this information your claim will not be paid.

## Our Commitment

- To deal with you fairly and honestly.
- To keep you informed about any changes which may affect your plan.
- To pay your claim as quickly as possible.

## Risk Factors

- If you stop paying subscriptions your cover will cease. Subscriptions are payable every four weeks – in the event of a subscription not being paid, you will have a period of 4 weeks in which to ensure that it is paid or you will not be able to make a claim.
- If you leave the railway industry for whatever reason, you will no longer be entitled to be a member of the Society and payment of benefits will cease immediately.
- This plan is a protection policy and will never have any cash in value. If your plan ceases, you will not get any return of the subscriptions that you have already paid.
- Your subscriptions may change in the future depending upon the costs and claims we experience for this and similar plans. We will carry out a review every 3 years, and as a result, your subscriptions may increase or decrease. We will inform you before any changes are made – please see “How Much Do I Pay?” on pages 5 and 6.
- If the information we request when a claim is made is not given by you or on your behalf, we will not pay the claim.
- The benefits that we pay under your plan may affect your ability to claim some State benefits. State benefit rules may change in the future.
- The current tax-free status of any benefit payments under the plan may change.
- Certain claims will not be covered by the plan – please see “What would stop the plan paying out?” on page 4.

## What is the plan and how does it work?

It is a plan which provides you or your family with:

- A regular income in the event of illness or accident disabling you from working at your job or at one for which you are suited. Benefits are payable every four weeks.
- A lump sum payment in the event of your death, plus an income payment for any children at the date of your death until they are 16. Income payments are payable every four weeks.
- A lump sum payment in the event of you being permanently unable to work in the event of illness or accident and being ill health retired provided you are in receipt of sickness benefit under this plan.

It is available to anyone who works in the railway industry. When you start a plan, you will automatically become a member of the Railway Friendly Society.

You have two choices of the amount of cover.

The plan runs until your 65th birthday provided that you continue to work in the railway industry. If you leave the railway industry your plan will cease.

You may claim for sickness benefit as often as you meet the definition of disability.

## How do I choose the right amount of cover?

You should choose the level of cover that is best for you and your personal circumstances from either the Standard Plan or the Double Benefit Plan:

	STANDARD PLAN	DOUBLE BENEFIT PLAN
On accident or sickness	£50 per week	£100 per week
On permanently unable to work and ill health retired, provided you are already in receipt of sickness benefit	£5,200	£10,400
On death	£5,200	£10,400
Children's benefit on your death	for 1 child	£270 per 4 weeks
	for 2 children	£360 per 4 weeks
	for 3 children	£450 per 4 weeks
	for 4 children	£540 per 4 weeks
	for 5 children	£630 per 4 weeks
	for 6 or more children	£720 per 4 weeks

## When will the plan pay out?

### On accident or sickness:

- We will only start paying sickness benefit after you have been unable to work for 13 weeks.
- We will pay your benefit every four weeks.

### If permanently unable to work and ill health retired:

- We will pay the benefit upon receiving proof that you are totally unable to work at your job or at one for which you are suited provided that you are receiving sickness benefit.

### On death:

- We will pay the benefit to your personal representatives upon proof of death being supplied to us.
- We will pay the benefit for your children every 4 weeks.

Once payment of death benefit (and children's benefit, if applicable) or ill health early retirement benefit has been made, your plan will cease.

## How do I claim?

- You should tell us within the first six weeks after you are absent from work due to an accident or sickness.
- You should tell us as soon as you are told that you are totally incapable of doing your job.
- Your personal representatives should tell us as soon as possible of your death.

You can tell us by:



0800 0324326 between 9.00am and 5.00pm Monday to Friday  
(we have a voicemail at other times)



[enquiries@railwayfs.co.uk](mailto:enquiries@railwayfs.co.uk)



Railway Friendly Society, Macmillan House, Paddington Station, London W2 1FT.

We will send you, or your personal representatives, a claim form, and tell you what else we need to process the claim.

We will tell you whether the claim is accepted. We will also tell you what information we may need in the future.

## What would stop the plan paying out?

You will not qualify for payment of benefit in the following situations:

- When you are no longer working in the railway industry;
- When you have not paid all the subscriptions that are due;
- When your disability starts within 13 weeks of your taking out the plan;
- When your disability or death is directly caused by something that you knew about when you applied for this plan but did not tell us.

Or when your disability is caused by:

- Normal pregnancy;
- Alcohol or drug abuse;
- Taking part in a criminal act;
- Any form of work activity not connected to your railway job;
- Deliberate self-harm, no matter how it is caused;
- As a direct or indirect result of HIV infection or AIDS related illnesses;
- Taking part in war, civil commotion or a criminal act;
- An illness or injury which we excluded following consideration of your application form;
- Refusal to follow medical advice.

All exclusions and limitations are given in the Terms and Conditions document which forms part of the plan. Please ask us for a copy if you require more information.

## What might affect any benefit payments?

We may delay payment if you notify us of your claim later than six weeks from the date you were first absent from work.

We may reduce (or stop) your benefit if:

- You do other work for which you are paid;
- You are living outside of the UK;
- You do not follow medical advice and guidance.

## How much do I pay?

This depends upon your age and how much cover you choose. You will be given a quotation showing what you will pay together with this leaflet.

Subscriptions are normally paid by payroll deduction if agreed with your employer. Otherwise subscriptions are paid by Standing Order from your bank or building society.

We will confirm your subscription after reviewing the answers that you have given in your application form.

We reserve the right to review the payment level of all subscriptions. The assumptions we have used to calculate your subscription have been chosen to cover the whole period of the policy but will be reviewed as set out below.

We will review the subscription payable under this policy every three calendar years, on 30th June 2012, 30th June 2015, etc. However we will not review your policy in its first 18 months.

At a review we may change your subscription if we believe that future claims experience will be different from what we expected it to be at the date of the last review. Reasons for this would include:

- medical advances;
- changes in rail industry terms and conditions or practice of employment;
- events outside of our control;
- changes in Friendly Society regulation or taxation.



## How much do I pay?

Changes in subscription will not depend on your individual circumstances (for example, your health) at the time of the review.

Should the review result in a change in subscription, you will receive at least 4 weeks' notice before the change is applied.

There is no maximum level of subscription change that can be applied to policies. We will not change your subscription as a result of the review if the change is within 50p per week.



## What do I do after the plan starts?

- Pay the regular subscription by payroll deduction or by standing order. The subscription may alter in future to reflect past and expected experience of this and similar plans. Your subscriptions will not go up because you get older, or because your health changes.
- The standard subscription rates are shown in the Family Protection Plan brochure. If you have a special subscription rate we will notify you in the acceptance letter we send you.
- You may change the choice of cover that you have selected in future by contacting the Society. You may be required to undergo a further assessment and your subscription will be reviewed.
- You must tell us if you leave rail industry employment, as your cover depends upon your status as a railway employee.

## When will the plan end?

- The plan will end when you leave railway company employment, stop paying subscriptions, reach the age of 65 or upon your death.

## What about tax?

- Sickness benefit payments are tax-free under current UK tax legislation. This statement is based upon our understanding of present legislation.

## Cancellation rights

- After your application is accepted, you will receive a cancellation notice. You will have up to 14 days from receipt of this notice in which you can change your mind and receive a full refund of any subscriptions paid.

## Law

- Your plan is governed under the law of England and Wales.

## Compensation

Should the Railway Friendly Society become unable to fulfil its financial obligations under this contract at any time, then your interests will be protected by the Financial Services Compensation Scheme. This scheme was set up under the Financial Services and Markets Act 2000.

- There are maximum levels of compensation you can receive under the plan and your entire loss may not be covered. Further details are available on request.

## The Railway Friendly Society

The Society was founded in 1903 and is registered under the Friendly Societies Act 1974.

## Questions or complaints

If you have a complaint you should contact us at Railway Friendly Society, Macmillan House, Paddington Station, London, W2 1FT, or call free on 0800 0 324 326. Should any matter not be resolved to your satisfaction, you have the right to ask the Financial Ombudsman Service (FOS) to review your case. Their address is: Insurance Division, Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR, telephone 0845 0 801 800. Making a complaint does not affect your right to take legal action.

Any telephone calls made to and from the Railway Friendly Society may be recorded by us.

### Please note

This leaflet is a guide to our Family Protection Plan and information is based upon current laws and tax rules. Full details of the plan and any limits to the cover are given in the Conditions of the Family Protection Plan. You can ask us for a copy of this and the Rules of the Railway Friendly Society by calling 0800 0 324 326. Details of the current eligibility for the plan are provided on the Family Protection Plan application forms.





## **RAILWAY FRIENDLY SOCIETY**

Registered Office Address:

Railway Friendly Society, Macmillan House, Paddington Station, London W2 1FT

Authorised and Regulated by the Financial Services Authority.

Registered under the Friendly Societies Act 1974. Registered No.393F.

Member of the Association of Friendly Societies.

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