

# Private Sick Pay<sup>TM</sup>

*Essentials*

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Policy Summary

**PrivateSickPay.co.uk<sup>TM</sup>**

# Short-term income protection - sickness or injury

**Private Sick Pay Essentials™ is designed to provide financial support if you're unable to work due to sickness or accidental injury. It also includes fracture cover, access to virtual GP services and a rehabilitation benefit.**

This policy is arranged and distributed by Private Sick Pay™. National Friendly have designed, manufactured, underwritten and administered this product. Please note that any reference to "we" means National Friendly and any reference to "you", "your" means the policyholder.

**This document does not contain full terms of the policy. Full terms, conditions, definitions and exclusions are detailed in the Policy Conditions.**

## What the policy provides:

- Monthly income benefit for up to 3 or 6 months if you can't work due to injury or sickness
- Choice of three benefit levels – Bronze, Silver or Gold
- Fracture cover with defined benefit amounts
- Access to Friendly GP+ services
- Rehabilitation benefit up to £1,000 per policy year
- No medical underwriting at application
- Premiums that are fixed for the first 3 years

## Eligibility and Suitability

### You must be:

- Aged 18–60 at policy start.
- Actually working at least 16 hours per week at policy start and at claim
- Applying for cover that does not exceed 70% of your salary
- Working in the UK and resident in the UK
- Able to have access to at least 2 years of UK medical records
- Able to pay monthly premiums by Direct Debit from a UK bank account
- Willing to provide medical evidence and proof of working and be under appropriate medical care when claiming for income benefit

### This policy is not suitable for people who:

- Require long-term income replacement
- Are unemployed or working fewer than 16 hours per week
- Are looking to cover previous or ongoing medical conditions, have known long-term conditions or are currently off work sick
- Work in excluded occupations or high-risk environments, such as Armed Forces, Police, or occupations involving firearms or explosives
- Participate in professional sports

# Income Benefit

Cover is for sickness or an injury caused by an accident. We'll pay the selected monthly benefit for any absence which goes beyond the 14-day waiting period, for up to 3 or 6 months per claim.

## What we mean by sickness and accident:

Cover for sickness benefit is subject to policy exclusions for conditions you've suffered before, as defined in the policy conditions.

For a claim to be treated as an accident under this policy, there must be:

- A sudden, unexpected event
- A clear external impact
- A visible injury resulting directly from that impact. Falls, collisions and sporting injuries involving external impact are typically covered. Conditions where there is no external impact injury – even if pain or damage is later identified – do not meet this definition.

## Fracture cover

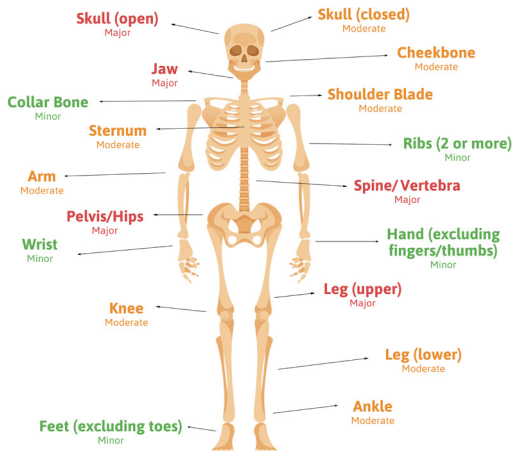
Fracture cover provides a one-off payment if you suffer a specified bone fracture. However:

- Pre-existing fractures are excluded
- Fractures occurring within the first 7 days of the policy are not covered
- Stress fractures, hairline fractures, micro-fractures and avulsions/chips are excluded
- The fracture must be diagnosed by a consultant

Benefit amounts depend on the selected cover level. The maximum payable in any policy year is limited to the selected level.

## We categorise covered breaks as Minor, Moderate and Major:

- **Minor - Hand (excluding fingers/thumbs), feet (excluding toes), ribs (2 or more), collar bone, wrist**
- **Moderate - Knee, ankle, leg (lower), arm, cheekbone, skull (closed), shoulder blade, sternum**
- **Major - Skull (open), jaw, spine/vertebra, pelvis/hips, leg (upper)**



## Additional benefits or services

### Friendly GP+

Provides you and your family with:

- 24/7 GP telephone consultations
- Video consultations
- Arrangement of private prescriptions (you pay the cost)
- Referrals to consultants
- Physiotherapy support

For those in your family aged 16+:

- Health and wellbeing support
- Counselling
- Legal advice
- Financial guidance

### Rehabilitation benefit

Private Sick Pay Essentials™ includes a rehabilitation benefit of up to £1,000 in any policy year to support recovery and return to work.

This may be used towards:

- Follow-up scans and tests to support your recovery
- Physical therapy or rehabilitation treatment
- Consultation fees with specialists involved in recovery

All treatment must be agreed and considered beneficial in the circumstances.

## Choosing your level of cover

Private Sick Pay Essentials™ offers three benefit levels: Bronze, Silver and Gold. These options will only be available if the benefit is no more than 70% of your salary. You should consider your income, financial commitments and protection needs when selecting your cover level.

	Bronze	Silver	Gold
Monthly income benefit – maximum 3 or 6 months	£750	£1,500	£2,250
Fracture cover – maximum claim total in any policy year	£1,000	£2,000	£3,000
Minor	£350	£700	£1,000
Moderate	£700	£1,400	£2,000
Major	£1,000	£2,000	£3,000
Friendly GP+	24/7 phone/online access to a Private GP for the whole family		
Rehabilitation benefit	Up to £1,000 in any policy year for all levels		

## Important limitations:

- This policy is not a substitute for long-term income protection
- There is a 7-day initial exclusion period at policy start
- We don't pay for the first 14 days of your work absence
- There is a maximum of 3 or 6 months' income benefit per claim
- If you select 3 months, there's a maximum of 5 income benefit claims in any 5 year period of cover
- If you select 6 months, there's a maximum of 3 income benefit claims in any 5 year period of cover
- You cannot be covered under more than one Private Sick Pay Essentials™ policy or National Friendly equivalent
- If you close your policy, you won't be able to apply for another Private Sick Pay Essentials™ policy or National Friendly equivalent for another 2 years
- Once the policy has started cover cannot be increased

## The policy will not pay any benefit for:

- Sickness or accident that:
  - occurs outside the UK
  - arises from criminal activity
  - is caused by:
    - misuse of drugs or alcohol
    - deliberate self-inflicted injury
    - participation in excluded sports or hazardous activities
- Sickness that relates to:
  - excluded long-term conditions
  - pregnancy
  - mental health conditions such as anxiety, stress or depression
  - back complaints
- An injury that does not meet the policy definition of an accident
- Pre-existing conditions, whether diagnosed or not (unless symptom-free for 18 continuous months)
- Pre-existing conditions made worse by an accident
- A claim that arises from pandemic-related restrictions or shielding

## Claiming on the policy

All claims are handled by the insurer, National Friendly. To start a claim, contact National Friendly in the first instance using the details on the back page. Full claims procedures are detailed in the Policy Conditions.

## When the policy ends

- On your 65th birthday (or policy anniversary in the 66th year if you joined at age 60)
- Or earlier if you:
  - Cancel
  - Fail to pay and owe 3 months' premiums
  - Stop working
  - Permanently leave the UK
  - Act in a dishonest or fraudulent fashion
  - Die

The policy has no surrender value.

## Tax considerations

Based on current legislation, benefits are paid free of income tax and National Insurance. Your entitlement to state benefit may be affected.

Tax law and state benefit rules may change in future. You should seek professional advice where appropriate.

# Regulatory and legal information

Contact details are on the back page.

This policy is arranged and distributed by Private Sick Pay™, a trading style of Plan and Prosper Financial Group Limited. The policy is designed, manufactured underwritten, and administered by National Friendly, a trading style of National Deposit Friendly Society Limited.

You have cancellation rights under this policy. We'll give you back any premiums you've made if you change your mind within 30 days of receiving your welcome pack. You can cancel at any time after 30 days but you won't get any premiums back and all cover under your policy will end.

Every now and then you may need to review and update the cover to ensure it still meets your needs.

If you wish to make a complaint, please contact National Friendly in the first instance using the contact details on the back page. You can raise a complaint in writing via their online form, email or post, or by telephone. If the complaint is not resolved, it may be referred to the Financial Ombudsman Service. Full details of the complaints process are provided in the Policy Conditions.

Plan and Prosper Financial Group Limited are authorised and regulated by the Financial Conduct Authority. FRN (798095).

National Deposit Friendly Society Limited is registered in England and Wales (No. 369F). Registered office: 11–12 Queen Square, Bristol BS1 4NT.

National Deposit Friendly Society Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRN 110008). You can check this at [register.fca.org.uk](https://register.fca.org.uk).

The Friendly GP+ service is provided by National Friendly Financial Solutions Limited, part of the National Friendly Group.

The policy is covered by the Financial Services Compensation Scheme (FSCS). Details of cover and eligibility are available at [www.fscs.org.uk](https://www.fscs.org.uk).

National Friendly process personal data in accordance with the Data Protection Act 2018. Details of how we collect and use personal information are available in the National Friendly Privacy Notice and the Policy Conditions.

The policy is governed by the law of the United Kingdom. All documentation and correspondence will be in English and all currency is in pounds sterling (£).

# Contact details

For information on this policy, to request a copy in Braille, large print, or audio, please get in touch.

## To contact Private Sick Pay™:

You can call on:

**0300 303 5758**

8am - 6pm Monday to Friday excluding bank holidays.

Calls from UK landlines and mobiles cost no more than a call to an 01 or 02 number and will count towards any inclusive minutes. Calls are recorded for training and quality purposes.

Or email at:

**info@PrivateSickPay.co.uk**

Or visit at:

**www.PrivateSickPay.co.uk**

Or mail at:

**39 Daragn Road, Belfast  
BT3 9JU**

*Friendly GP* - you can contact the Friendly GP service on:

**0333 015 0304**

## For claims contact the insurer, National Friendly:

Call on: **0333 014 6244**

Or visit at: **NationalFriendly.co.uk**

Private Sick Pay™ is a trading style of Plan and Prosper Financial Group Limited who are authorised and regulated by the Financial Conduct Authority, FRN (798095), PSPE PS 04.26.

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