Friendly Life Cover

Joint Life - Policy Conditions

National Friendly



Contents

Definitions 2

1.0 Your policy 3

2.0 How life insurance works 3

3.0 Optional benefits 4

4.0 Other policy information 8

5.0 General information 11

Contact details 13

This Policy Conditions document sets out the rules for our Friendly Life Cover policy.

We're National Friendly and we design, manufacture, underwrite and administer this product. This means we've created it and are responsible for how it works. This document is part of the contract between us, an agreement on how this product will work for you. Please note that any reference to "we", "us", "our" means National Friendly and any reference to "you", "your" means both policyholders.

The Policy Conditions should be read alongside your Policy Schedule which we send you in your welcome pack. Another important document is the Policy Summary which gives a summary of the key information for the cover under your policy.

Please keep your documents safe so you can refer to them when it's time to claim.

You should review your cover from time to time to make sure it's still right for your needs.

If you have any questions about your policy, or if you would like to request any of the documents listed above, please contact us using the details on the back page. We will send all of your documents digitally, but we can provide all documents in Braille, large print or audio to meet specific needs.

Definitions

We will use the following words in defining your benefits so you may need to refer to this list just to check your understanding.

Policy start date: The date that cover under the policy will start.

Policy end date: The date that cover under the policy will end.

Premium: The regular amount you are required to pay for your cover.

UK: For the purpose of your policy cover and eligibility, this means England, Scotland, Wales and Northern Ireland, but not the Republic of Ireland, the Channel Islands or the Isle of Man.

1.0 Your Policy

1.1 This policy provides a lump sum in the event of your death or earlier terminal illness. You will be asked which cover options you wish to take. This document explains those options, and whether they can be changed at a later date.

Who can have it?

1.2 Each person covered must be aged 18 or above and no older than age 77 and must be a UK resident, living permanently in the UK and living at the same address when taking out the policy.

Change of residency

1.3 If you change your address, please let us know. This is especially important if you move outside of the UK.

Who can be covered on a policy – insurable interest

1.4 Insurable interest is all about making sure that in the event of a claim on the policy, the person who receives the benefits would be impacted financially if either one of the policy holders was diagnosed with a terminal illness or were to die. There will always be insurable interest for your own life or that of a partner that you live with, whether or not you are married. As you are naming someone else on your policy, you will have to prove insurable interest exists between you. The firm who sold you this policy may be able to help you with this.

Your policy schedule

1.5 Whilst the Policy Conditions sets general rules, the policy schedule is an important document which you should keep safe, as it details the choices you made and the cover you have with us. Please check this carefully to make sure all details are correct, as these will form the basis on which we cover you.

The importance of true information

1.6 When you apply, we will ask you for details of your medical history, your age and a range of lifestyle questions, including whether or not you smoke, which will then determine the terms of the cover we offer you. You will need to take care to answer our questions honestly, accurately and fully when detailing your medical history and that of family members. This applies even where someone else is completing the application on your behalf so you should take care to check all documentation carefully.

1.7 If we later find that there are inaccuracies or omissions in the information that has been provided, the amount of cover may be reduced, and the policy could be offered on revised terms or cancelled altogether. In addition, any claims may be delayed, reduced or not paid at all or, if we have already paid a claim, we may ask for it back in part or in full.

1.8 If we believe information was deliberately withheld, this would constitute fraud and, in line with insurance industry practice, we may choose to add you and anyone else directly involved in the fraud, to the Insurance Fraud Database. This can make it more difficult to take out insurance in future with other providers, including car or home insurance.

2.0 How life insurance works

Life cover

2.1 We will pay a lump sum if one of you dies between the policy start date and the policy end date (the term).

Terminal Illness cover

2.2 We will pay the lump sum sooner if we receive evidence that meets our terminal illness definition, detailing that you have an incurable medical condition and are likely to die within 12 months. Payment will be due on the date we receive the evidence we need.

2.3 Terminal illness is defined as a definite diagnosis by your UK-based hospital consultant of an illness that satisfies both of the following:

- The illness either has no known cure or has progressed to the point where it cannot be cured; and
- In the opinion of the UK-based hospital consultant treating you for the illness, and that of our own Medical Officer, the illness is expected to lead to death within 12 months.

Please note

2.4 We will only pay the lump sum once, either on the death or earlier diagnosis of a terminal illness of one of those covered, after which all cover will cease and the policy will end.

2.5 You can't make a claim for terminal illness cover after the life insured dies.

What does 'the term' mean?

2.6 The term of the policy is how long your insurance lasts. You can choose any number of years between 5 and 50, although the policy must end before you reach your 90th birthday. As you have a joint life policy, this will be the age of the eldest life covered.

Your choice of cover

2.7 You can choose either level cover or decreasing cover.

Level cover

2.8 The amount we pay on death or terminal illness will stay the same throughout the policy term.

Decreasing cover

2.9 The amount we pay on death or terminal illness will start at the amount shown on your policy schedule and then reduce each month throughout the term of the policy reaching zero at the end of the term you choose. For this reason, it is cheaper than level cover.

2.10 It is designed to reduce each month in line with the capital amount outstanding on a repayment mortgage with an interest rate of 6% per year.

What are the key risks?

2.11 In setting terms for decreasing life cover, we have assumed an interest rate of 6% over the entire term of the policy. If this is less than the actual interest rate which applies to your mortgage, the amount we pay out may not be enough to repay your mortgage in full. Please check your actual mortgage rate against the 6% interest rate we have assumed throughout your mortgage.

2.12 We may pay out less than your outstanding mortgage payments if your mortgage details change during the policy term.

Will the cover amount go up over time?

2.13 No – on a level term policy, the payout will remain the same throughout and on a decreasing term policy, the payout will go down each month.

2.14 As the amount is not inflation-linked, you should consider the amount of cover you need on a regular basis.

What isn't covered?

2.15 In the first year of the policy, we don't pay if you or any covered person dies by suicide. That includes death which occurs within the first year as a result of a suicide attempt, or other serious self-inflicted injury. We will use information available to us in relation to the policyholder's death.

2.16 We also won't pay out at any time:

- If your death is as a direct result of excess alcohol or drugs
- If your policy has lapsed due to non-payment of premiums when you die, when you claim for Terminal Illness, or when you make any claim for fracture cover
- If you die in a country which the UK government, through its Foreign and Commonwealth Development Office (or later equivalent) advised its citizens not to visit
- If we later found out details of your application were incorrect – see '*The importance of true information*' on page 3
- If your terminal illness is one which you are expected to live more than 12 months
- If you die or become terminally ill outside of the term agreed
- If terminal illness is first diagnosed in the last 12 months of the policy term

3.0 Optional benefits

3.1 The policy has 4 optional benefits which you can select at extra cost when taking out the policy. The premiums for these may be subject to periodic change, based on the cost of providing each benefit (Note that the premium for your life cover is guaranteed not to change during the policy term unless you choose to make a change to your policy).

Waiver of premium

3.2 Waiver of premium is an option which can be taken if you are 60 or under and working at least 16 hours a week when you take out the policy. It is a benefit which means we will pay your premiums if you suffer a long-term illness or injury which prevents you from working.

3.3 We will pay premiums on the policy from the 27th week of your incapacity.

3.4 Waiver of premium applies to the first life covered, who must be the person paying for the premiums on the policy.

3.5 We will assess your health as part of your application and set terms accordingly. This could mean certain medical conditions which existed when you applied may be excluded from waiver of premium cover. If they are, details will appear on your policy schedule. If these conditions cause you not to be able to work, the waiver of premium won't apply.

3.6 In order to pay a claim, we will require medical evidence that confirms that a new illness or injury, first suffered after the policy started, means you are totally unable to do your normal job for a consecutive period of 26 weeks or more. We will then confirm the date on which you can stop paying for your cover.

3.7 We will require you to provide evidence of your incapacity throughout your claim in the form of medical certificates from your treating doctor or specialist.

If you are not in paid employment when you need to claim

3.8 Waiver of premium will start when a new illness or injury, first suffered after the policy started, means you cannot do 3 or more of the following work tasks for a period of 26 weeks or longer:

- Walk more than 200 metres on a level surface without assistance
- Climb up 12 stairs, using a handrail where required, and then climb down again
- Bend to touch the floor and rise without assistance
- Get in and out of a standard 4- or 5-door car
- Write or type using pens or electronic equipment
- Lift an object weighing 2kg (4.4 pounds) off and back onto a table following a count of 60

3.9 We will only accept medical confirmation from a UK-based doctor, so if you suffer a long-term illness or injury when abroad, you will need to return to the UK to obtain this.

3.10 We reserve the right to use our own expert medical opinion services.

3.11 This benefit will be removed from the policy when you reach age 65, at which time we will adjust your premium.

When we stop paying your premium

- When you do not have medical evidence to support your claim
- When you are capable of working/ carrying out the work tasks listed above
- When you are working in any capacity
- When the policy has ended
- When you reach age 65

3.12 We will contact you to let you know when you need to start paying again.

Not covered under waiver of premium

3.13 Claims due to:

- Alcohol or drug abuse. Inappropriate use of alcohol or drugs, including but not limited to the following:
  - Drinking too much alcohol.
  - Taking an overdose of drugs, whether lawfully prescribed or otherwise.
  - Taking Controlled Drugs (as defined by the Misuse of Drugs Act 1971) otherwise than in accordance with a lawful prescription
- Intentional self-inflicted injury

Fracture cover

3.14 Fracture cover is a benefit you can pay extra for. It is only available for those aged 60 or under when you take out the policy, and if you do not have this cover under another National Friendly policy.

3.15 It pays a lump sum if you fracture a bone as described below. This benefit will be removed from the policy when you reach age 65, at which time we will adjust your premium.

3.16 The maximum we will pay from one policy anniversary to the next is £3,000 for each of you.

3.17 The annual limit can be for one claim, or as a combination of claims.

3.18 The fracture must be diagnosed by a consultant.

3.19 We have cover for 18 different fractures, and these are classified as Minor, Moderate or Major.

3.20 We will pay valid claims as soon as we have received the evidence to do so, and all payments will be as lump sum payments made by direct bank transfer.

Here is our list:

Minor - Fractures of the hand (excluding fingers/ thumbs), feet (excluding toes), ribs (2 or more), collar bone, or wrist. *

Moderate - Fractures of the knee, ankle**, leg (lower), arm, cheekbone, skull (closed), shoulder blade, or sternum.

Major - Fractures of the skull (open), jaw, spine/ vertebra, pelvis/hips, or leg (upper).

*When considering claims for wrist fractures, we will pay for fractures of the carpal bones, the distal radius or the distal ulna.

**When considering claims for ankle fractures, we will pay for fractures of the medial, posterior or lateral malleolus.

3.21 If you suffer more than 1 fracture of a covered body part, this will count as 1 claim. So, for example, if you break 2 bones in your hand (a Minor category fracture), this will be 1 claim of £1,000.

3.22 The limits each year could include part-payments of the above benefits, so if you had already claimed for a Minor (£1,000) fracture, then were unlucky enough to suffer a Major (£3,000) fracture in the same policy year, we would pay a benefit of £2,000 for the Major fracture, so the total paid in the policy year does not exceed £3,000.

Not covered

3.23 We will not cover the following issues under the above:

- Fractures which occurred before the policy started or which occur within the first 7 days of the policy starting
- As a result of your active involvement in criminal activity.
- Fatigue/stress/hairline fractures, micro fractures or avulsions/chips
- Any fracture sustained whilst taking part in a sport or hobby other than those detailed below

3.24 Fracture cover cannot be assigned to anyone other than the policyholder(s) we have agreed to cover.

List of sports and hobbies included within fracture cover

3.25 Pursuits with a National Governing Body, sponsorship and/or participation fee are excluded from this list. For all categories, any participation as a professional, semi-professional or sponsored competitor is excluded from cover.

3.26 Sports and hobbies not listed here will not be covered under your policy.

Sport/hobby	What's covered
Athletics	All aspects covered
Ball games	Football, cricket, squash, badminton, tennis, hockey, volleyball
Cycling (non-powered)	Road cycling, track cycling
Dancing and aerobics	All aspects covered
Scuba diving	Up to 18 metres
Martial arts	Karate, Wrestling, Ju-jitsu, Aikido, Kung Fu, Taekwondo, Judo
Motor car racing	Indoor karting, trial (off-road), navigation rallies, auto-slalom/autocross, track days
Mountaineering	Bouldering, indoor climbing, hiking, walking, scrambling
Skating	Roller/in-line skating, roller derby, skateboarding, Nordic blading, cross skating, roller skiing
Strength and fitness training	Bodybuilding, weight training, weightlifting, power lifting
Water sports	Motor boating (inshore), sailing (inshore), jet ski, personal water craft, water scooter, fly-boarding (pleasure only), canoeing, rowing, windsurfing, wave surfing, kayaking (rapid class <3), swimming, water polo, river hovercraft
Winter sports	On-piste skiing, snowboarding, cross-country skiing, Nordic skiing, snowshoeing, sledding, snow tubing, ice skating, toboggan, ice hockey

Friendly GP+

3.27 If you select to pay for this benefit, you will have free access to our virtual GP service called Friendly GP+.

3.28 Friendly GP+ allows you and family members at the same address to speak with a GP quickly and easily when you need their help.

3.29 You can arrange unlimited telephone consultations, 24 hours a day, 7 days a week or video consultations between certain hours.

3.30 The GPs can give you private prescriptions if they're needed. These can be delivered to you or a pharmacy you choose but you will have to pay for them.

3.31 You have access to physiotherapy including an aches and pains helpline and a 30-minute assessment followed by a personalised treatment plan.

3.32 The GPs can provide you with a private referral letter if they feel you would benefit from seeing a consultant or specialist.

3.33 For more information please call on 0333 015 0304 or visit **nationalfriendly.onlinegp.co**

3.34 Friendly GP+ also provides you and family members aged 16 and above with the following support free of charge:

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

3.35 You have access to this support at: **nationalfriendly.co.uk/friendlygp** On your first visit, please click "create a new account" and when asked, enter the following details:

Your organisation's username: NationalFriendly
Your organisation's password: Support

Please note

3.36 The Friendly GP+ service is brought to you by National Friendly Financial Solutions, part of the National Friendly Group. As a non-contractual discretionary benefit, we reserve the right to amend, improve, remove, or change the cost of this service at any time if necessary. We will give a minimum of 90 days' notice.

Friendly Dentist

3.37 If one or both of you select to pay for this benefit, you will be given access to our app-based dental helpline service. Where covered, you and your partner will be provided with:

- Unlimited access to our chat dental helpline: Speak directly with qualified dentists whenever you need advice or support
- Expert-led videos on dental health: Learn tips and best practices to keep your smile healthy, from brushing techniques to lifestyle tips for oral care
- Smart educational articles: Stay informed with easy-to-read articles written by dental experts, designed to give you practical advice on maintaining your oral health
- Prescriptions, including those for dental antibiotics. You will be responsible for payment for these

3.38 This service covers the policyholders only.

3.39 You will need to provide some personal details, including medical details. You can access the service on an app available through App Store or Google Play, and which we will make available when you join using the details on our welcome letter.

3.40 The service is available 9am – 8pm, 7 days a week. Video consultations available 9am – 6pm.

Please note

3.41 The Friendly Dentist service is brought to you by National Friendly Financial Solutions, part of the National Friendly Group. As a non-contractual discretionary benefit, we reserve the right to amend, improve, remove, or change the cost of this service at any time if necessary. We will give a minimum of 90 days' notice.

4.0 Other policy information

Changes you can make on your policy

4.1 You can make the following changes at any time without any additional underwriting:

- Reduce the amount of cover for death/terminal illness
- Reduce the term over which you are covered
- Remove someone from cover
- Remove the optional benefits of waiver of premium, fracture cover, Friendly GP+ or Friendly Dentist

4.2 Please note that you will not be able to add or re-add the optional benefits during the policy term, and having reduced your cover or term of cover, you may not be able to change them back at all, and not at the terms on which you had them originally.

4.3 You should at all times ensure that your cover meets your long term needs.

4.4 We'll let you know what you need to provide to make changes, and whether this will mean a change to your existing policy, or the issue of a new one. We'll also let you know how much the new arrangement will cost.

Reducing the amount of cover for life/ terminal illness

4.5 You can apply to reduce your cover amount as long as there are still at least 5 years to run on your current policy term. The minimum sum assured to which you can reduce will be the minimum sum assured in force on the policy at the time of change.

Reducing the term over which you are covered

4.6 You can apply to reduce your policy term as long as there are still at least 5 years to run on your current policy term.

If you no longer want joint life cover

4.7 If, while the policy remains in force, you:

a. Divorce each other, or

b. End your registered civil partnership, or

c. Choose to put your existing mortgage in one name, or

d. Take out a new mortgage in one name

Then, we will allow you to end your cover under your existing policy and you can take out a new policy or policies in separate names. You will need to do this within 6 months of any of the events detailed in a) to d) above.

Information we will need

4.8 We will need to see:

i. Evidence of your divorce, such as a decree absolute

ii. Legal proof of the end of your registered civil partnership, or

iii. Proof of new ownership of the relevant mortgage

4.9 We will require details of current health, medical history, residency and any additional information we need to agree the new cover.

4.10 We reserve the right to set revised terms for the new policy or policies, including the term, and could refuse to provide cover.

4.11 The total cover we will offer for life/ terminal illness on the new policy or policies will be no higher than that originally provided on the joint life policy and each new policy will be subject to the price and terms and conditions available at the time you make the change.

Increasing the amount of cover for life/ terminal illness

4.12 If you want to cover a higher amount, you will need to take a new policy for the additional amount.

4.13 You will go through the process of a full application, and this will determine the terms on which we accept you, including the amount you pay for cover. We could refuse to accept the new application.

4.14 We won't consider an application for an additional policy if you are currently making a claim under Waiver of Premium.

4.15 We won't allow a new policy where the combined value of life cover takes you over the maximum cover level for your age.

When does cover end?

4.16 The policy will end if you cancel it, we cancel it due to you breaching these policy terms, we pay out upon death or terminal illness or at the end of the chosen term of the policy.

4.17 It will lapse with loss of cover if you owe three months' premiums at any time.

4.18 No further premiums will be payable once the policy has ended and there is no cash-in value to this policy at any time.

4.19 We could end your policy and all cover if we offered or issued it subject to you cancelling other specified life policy(ies).

Where do we offer cover?

4.20 We will pay where death occurs anywhere in the world, as long as the evidence we receive is clear and, in our opinion, of a sufficient standard that can be verified in the UK.

4.21 The exception is should you visit and die in a country which the UK government, through its Foreign and Commonwealth Development Office (or later equivalent) advised its citizens not to visit.

4.22 Terminal illness diagnosis and prognosis must come from a treating consultant in the UK, verified by our own Medical Officer.

4.23 Fracture benefit will only pay out for fractures sustained in the UK.

Paying for your policy

4.24 The first life must be the payer of the premiums on this policy (no one else can pay them).

4.25 You are contracted to pay monthly.

4.26 If you want to change the date your premiums are paid, you will need to contact us to see if this is possible and to make any amendments to your direct debit.

4.27 Your premiums must be paid by direct debit from a UK bank account.

What happens if you don't pay

4.28 If you don't pay for your cover and owe three full months' premiums, we will end your policy and all cover will stop.

4.29 You can apply for the policy to be reinstated within 1 month of it ending, but you will need to pay all outstanding premiums and provide any medical or underwriting information we request. Once we have received this information, we could apply new terms or refuse to reinstate your policy.

4.30 If your policy is active, but you owe one premium or two premiums at the date of your death, we will adjust the amount payable on your death.

4.31 Therefore, if your cover amount is £100,000 and you owe £100 in missed premiums at the date of your death/ terminal illness diagnosis, we will pay £99,900.

Will premiums change?

4.32 We won't change the price of your life/ terminal illness cover.

4.33 The amount you pay (your premium) will be based on your age when the policy starts. This amount is guaranteed and so won't change unless you decide to make changes to the policy as described in *'Changes you can make on your policy'* on Page 8.

4.34 If you have Waiver of Premium cover, and we have accepted your claim, we won't expect you to pay whilst the waiver is in force.

Optional benefits

4.35 We can change the price of the benefits for which you elect to pay extra. We will contact you to let you know if this is the case, giving you at least 90 days' notice of any change to the service or the price you pay for it. We will only apply a price change to reflect the cost of providing the particular service.

Making a claim on the policy

4.36 You can call us on: **0333 014 6244** 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 you can email us at: **claims@nationalfriendly.co.uk**

Assessing your claim

Type of Claim	What we need
Life cover	The date and nature of your death in the form of an original death certificate. We may also request a medical report from your GP.
Terminal Illness Cover	Details of the illness and likely prognosis. We may also request a medical report from your GP.
Waiver of Premium	You must start a claim by telling us within 4 months of the first day of your absence from work. We can then start assessment of your claim so it starts promptly should you be off work for more than 6 months. If you were not working but now fail 3 or more of the specified work tasks, you must tell us as soon as is reasonably possible and we will assess your claim. We will need to see proof of your continued incapacity throughout your claim in order for waiver of premium to apply. This will mean you sending us certification from your doctor or treating specialist.
Fracture Cover	We will need satisfactory proof from a consultant that the bone broken is one of those covered under the policy. Where the fracture is suffered outside the UK, we reserve the right to confirm the diagnosis with a UK specialist.

4.37 Once we're notified of a claim, we will send a claim form. We'll let the claimant know what we'll need to make the process as simple as possible.

4.38 In addition to the details relevant to the claim type as in the box above, we'll need proof the claimant is entitled to the money.

4.39 We understand it will be a difficult time for anyone making a claim on this policy, whether due to death or a terminal illness.

4.40 We'll explain what information we need to settle the claim and make the payout. We'll always need to see proof of death and legal documents to determine who to pay. Examples would be a Will, trust form or deed of assignment. For claim amounts over £25,000 we may also need to see Probate or Letters of Administration, depending on the arrangements in place. We won't be able to process your claim until we receive all the information we need.

4.41 Claims for Terminal Illness will be paid to the person diagnosed with the terminal illness, unless we are instructed by them otherwise.

4.42 We could ask for additional medical information relevant to the claim, which could delay the process, but will keep the claimant informed of progress.

What if you both die at the same time?

4.43 Unless this has been allowed for in a trust arrangement or assignment, we will make a single payment based on the older of the two lives and assume they died first.

How we will make payment

4.44 We will pay as a lump sum by bank transfer. Cover can only be paid in pound sterling (GBP) to a bank account in the UK.

Will the payout be taxed?

4.45 Payment on death will be free from UK income tax and capital gains tax, but may form part of your estate for Inheritance Tax (IHT) purposes.

4.46 This is our current understanding of tax rules but these could change in the future.

4.47 You should seek professional advice if you have specific tax questions.

How to cancel your policy

4.48 You can cancel your policy at any time. Once your policy starts, we'll let you know about your right to cancel.

4.49 You can cancel your policy within 30 days of receiving your welcome pack. In this case, we'll refund any premiums you've paid.

4.50 If you cancel your policy after 30 days of receiving your welcome pack, and pay monthly premiums, we won't refund any premiums you've paid.

4.51 If you cancel your policy your cover will end and no further premiums will be payable.

Changes we can make to your policy

- We can make any changes to the terms under which we cover you where appropriate due to changes to law, regulation or taxation of policies of this type
- We will also have to act to comply with laws, regulations, sanctions regimes, international guidance and/or demands from any authorities, relating to Financial Crime Risk Management Activity
- We will act in accordance with English Law, and all policy documentation will be in English
- We will follow instructions under the latest Income and Corporation Taxes Act for qualifying policies

4.52 We will let you know if, following guidance under the above, we need to:

- Decline/refuse a claim
- Change your policy
- Cancel your policy
- Take any other reasonable action

5.0 General Information

Fraudulent claims

5.1 If we have grounds to believe that information you, or anyone claiming or acting on your behalf, has provided isn't correct or is potentially fraudulent, we can take the following steps:

- We can use the true information to administer the policy. This could mean a change to your premiums and/or the terms under which we cover you.
- Your policy could be cancelled.
- You may be expelled as a member of the Society
- We can refuse to pay any claims on the policy, could pay a lesser amount, or could claim money back in respect of claims we have paid.
- We may not refund any premiums paid to us.
- We could, in extreme cases, bring a prosecution and inform the police.
- We could also add you to an Insurance Fraud database making it harder to obtain insurance in the future.

How to make a complaint

5.2 We aim to provide a level of service that means you'll never need to make a complaint about your policy or our handling of it. However, if you're not satisfied for any reason, you have the right to raise a complaint. We welcome the opportunity to resolve any issues and put matters right.

5.3 You can tell us what's gone wrong by telephone, email, or post.

- Phone us: **0333 014 6244** 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.
- Email us: complaints@nationalfriendly.co.uk
- Write to us:
  National Friendly
  11-12 Queen Square
  Bristol
  BS1 4NT

5.4 If your complaint meets the definition set out by our regulator, the Financial Conduct Authority (FCA), we will acknowledge it promptly and carry out a fair and thorough review.

5.5 We will do everything we can to resolve matters as quickly as possible. You will receive a written response within 8 weeks of us receiving your complaint. The response will set out the outcome of our review or explain why we are not yet able to provide a final response.

5.6 If you're not happy with our response, you may be able to refer your complaint to the Financial Ombudsman Service (FOS). Referring your complaint to the FOS does not affect your rights. You can find out more information at: financial-ombudsman.org.uk

5.7 You can write to the FOS at **Financial Ombudsman Service, Exchange Tower, London E14 9SR**. You can phone them on **0300 123 9123** or **0800 023 4567**. You can also use the online complaint form: financial-ombudsman.org.uk/consumers/how-to-complain

Who you're protected by

5.8 You're covered by the Financial Services Compensation Scheme (FSCS). This means in the unlikely event that we can't pay your payout, you may be able to claim compensation from them.

5.9 Full details of what you are protected for can be found at: www.fscs.org.uk

Assignment

5.10 There is no assignment of this policy without our consent in which we require prior written notice and approval. We as the insurer will not recognise any assignment of this policy unless our consent has been given.

Data protection

5.11 We'll only use your personal information where permitted by and in accordance with the Data Protection Act 2018. For further details on how we obtain, hold, and use your personal data, please see our privacy notice at: nationalfriendly.co.uk/privacy

Who we are

5.12 National Friendly is the trading name of National Deposit Friendly Society Ltd which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register number is 110008. You can check this at: register.fca.org.uk

5.13 The Friendly GP+ and Friendly Dentist services are provided by National Friendly Financial Solutions Limited, part of the National Friendly Group

How we do things – law, language and currency

5.14 In the event of a dispute we will try to solve any disagreements quickly and efficiently. If you are not happy with the way we deal with any disagreement, and you want to take court proceedings, you must do this within the UK.

5.15 All correspondence will be in English and all currency used will be in GB pound (£).

If you need your documents in other formats

5.16 We will send all of your documents digitally, but we can provide all documents in Braille, large print or audio to meet specific needs. If you'd like a copy, please contact us using the details on the back page.

Here's how you can contact us

We're open from 8am to 6pm, Monday to Friday excluding bank holidays. Documents are sent digitally. To meet specific needs, they are available on request in print, large print, Braille, or audio.

Call us on: **0333 014 6244**

Email us at: **info@nationalfriendly.co.uk**

Or visit us at: **nationalfriendly.co.uk**

We're proud to be recognised as a 2025 Claims Charter Signatory - an independent acknowledgment of our commitment to high standards in claims handling.

Our commitment to service is reflected in the feedback we receive every day. Our Trustpilot rating is **Great**, demonstrating the care, clarity and responsiveness our members experience across their journey with us.

This rating is current as of June 2026.

With over 150 years of experience, we continue to be recognised across the industry for service and innovation. In 2025, we won 5 awards:

COVER EXCELLENCE AWARDS 2025 WINNER Outstanding Protection Product Innovation

COVER EXCELLENCE AWARDS 2025 WINNER Outstanding Individual Income Protection

COVER WOMEN IN PROTECTION AND HEALTH AWARDS 2025 WINNER Women of the Year - Claims Gemma Price

COVER WOMEN IN PROTECTION AND HEALTH AWARDS 2025 WINNER Women of the Year - Marketing Sally Waterfield

Insurance choice awards Innovation of the year Winner 2025 Smart money people

National Friendly is a trading name of National Deposit Friendly Society Limited. Registered office: 11-12 Queen Square, Bristol BS1 4NT. Registered in England and Wales no. 369F. National Deposit Friendly Society Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register number is 110008. You can check this at: https://register.fca.org.uk. National Deposit Friendly Society Limited is covered by the Financial Services Compensation Scheme and Financial Ombudsman Service. **(v1.0) FLC JLPC 06.26**

