

## **Personal Income Protection Plan**

### **A guide to claiming sickpay**

This guide is designed to help you through the difficult time when you are ill or have had an accident. It may not answer all of your questions and queries but may help to point you in a direction where you can get the help you want.

#### **When should I claim?**

You must contact the Society if you think you will still be unable to work after the deferred period of your policy. As soon as you know telephone us on, 01452 526238 and ask for the Claims Team. In response to your telephone call we will post a claim form to you.

Or you may visit the Website:

[www.holloway.co.uk/members/document.htm](http://www.holloway.co.uk/members/document.htm)

...and download a claim form yourself.

The claim form and any other requested documents must be returned within the notification period relevant to your policy, please see below for details of **notification periods**. Failure to advise us of your claim later than the deadlines given will mean that your claim will not be paid from its due date.

#### **What are the deferred contract notification periods?**

4 or 8 week deferred policies; within 14 days of the first day you are unable to work due to illness or injury.

13, 26, or 52 week deferred policies; within 8 weeks of the first day you are unable to work due to illness or injury.

#### **What if I return my claim form incomplete or without all the documentation?**

Incomplete claim forms will be returned to you for completion, this will delay assessment of your claim. Missing documentation will also delay full assessment. If you have any query concerning the claim form or your claim in general, please telephone us and we will endeavour to assist you.

#### **Why must I sign the Declaration?**

By signing the Declaration you have confirmed that the information you have supplied is true and complete to the best of your knowledge and belief. Your policy may be cancelled if you knowingly make a false statement or declaration for claiming benefit and further action may be taken. You have also given us consent to obtain information from any source deemed necessary. We will let you know if this is put into action.

#### **Evidence of Earnings**

Proof of your earnings is required to verify the level of benefit you are entitled to.

**If you are employed** we will require original payslips showing your earnings for the last three months and one showing loss of earnings. Also your most recent P60.

We may also contact your employer but will let you know if we do.

**If you are the director of a limited company**, in addition to your payslips and P60 we will also require sight of the last 3 years tax returns, HMRC tax computations and confirmation of dividends paid together with a completed Financial Questionnaire.

**If you are self employed** we will require your tax returns and HMRC tax computations for the last 3 years together with the latest set of accounts and a completed Financial Questionnaire.

These are the minimum requirements for assessing your level of earnings, we may require additional information in which case we will keep you informed of our requirements.

#### Evidence of Incapacity

A certificate signed by a Doctor will be required. The certificate must show the date you became unable to work. Unless the certificate clearly states the length of time you will be unable to work or a date for you to return to work, after assessing the incapacity we will assume the certificate to last a maximum of two weeks.

Photocopies of medical certificates are acceptable.

Any fee charged by a doctor to provide a certificate is your responsibility.

We will require medical evidence to support your claim and will initially request a report from your GP. Further supportive evidence may be required. We will keep you informed of any requirements we may have.

#### Definition of incapacity

For occupation classes 1 Professional, 1, 2 and 3 you must be unable to perform the material and substantial duties of your own occupation and are not following any other occupation. Material and substantial duties are those duties that are normally required for you to carry out your own occupation and cannot reasonably be omitted or modified by you or your employer.

For occupation class 4 the first 12 months of the claim you must be unable to perform the material and substantial duties of your own occupation after which the claim will be assessed against any occupation for which you may be reasonably suited by training, education or experience.

If you are able to return to work on a part-time basis or if you are able to work in a less demanding role, which means you are losing income, please let us know, we may be able to pay benefit proportionately.

If your doctor suggests therapeutic employment (no monetary gain) please let the claims team know.

#### What happens after I have returned my claim form?

We will request a report from your GP or the medical practitioner who is treating you. Once this has been received your claim will be assessed. If there is any reason for further delay or we require any further information to process your claim we will

contact you within 5 business days, informing you of the progress of your claim and the reason for any delay.

How much benefit will I be paid?

Your policy limits the benefit we can pay to you in respect of a claim to a maximum of 50% of your personal earnings. If you receive any earned income from any other source and/or any benefit payments for income protection or sickness plans with other insurance companies we will take these into account when calculating the amount of benefit you are entitled to. This is known as your pre-disability income we will pay you benefit at the cover provided by the policy or your pre-disability income whichever is lower.

So providing your income information has been assessed as correct for the cover of your policy then your claim will be paid in full.

However if the income information submitted does not support your current benefit rate then you will be paid at a reduced level or not at all. You must advise us if your financial situation changes during your claim.

The Society will not admit Claims under these circumstances.

- During the deferred period.
- If we have excluded any condition from your policy, you will not receive any benefit in respect of that incapacity or any related medical conditions.
- When we become aware of a previous illness that was not disclosed at the time of your application. We have the right to terminate the contract and to withhold the premiums you have paid.
- You have not suffered a loss of earnings.
- You fail to pay your premiums.
- You have become unemployed.
- Your benefit payment will be restricted if you live outside the UK and certain specified countries. Please see the section 'What if I suffer an illness or incapacity abroad'.

Is my benefit taxable?

Under current tax legislation, payments made on claims under your Holloway Plan, for sickness and accident, are exempt from taxation provided it is replacing a loss of income due to illness or incapacity.

When can I expect payment?

Claims are paid twice monthly to claimants by direct credit. If you have not heard within one month of sending all required documentation please contact the Claims Team - we will be happy to help regarding the progress of your claim.

Payment of continuing claims.

If you are unable to return to work because your health problem continues you must send a copy of each medical certificate as soon as it is issued by your medical practitioner. We are then able to maintain regular benefit payments. However if we do not receive your continuation certificate within 14 days of the expiry date of the current certificate then your claim will be closed and benefit for that period lost. Please make contact with the Claims Team straight away if you have any problem with continuation certification. It may be relevant to ensure that someone else in your family or a family

friend is aware of your policy with the Society and can forward on certificates to ensure that benefit is continuous. We will periodically require medical information to support your ongoing claim, this may include but is not limited to examination by a healthcare professional and/or a visit from a health claims assessor representing the Society.

#### Review of continuing claims

When your claim has continued for more than 6 or 8 weeks we will write to you enclosing a questionnaire. This will help us to assess the length of your claim and if any further supporting medical evidence is required. We may contact you regarding your answers to this questionnaire and do this as a follow up on the information you have already supplied.

#### What happens when I return to work?

You must inform the claims team as soon as you know you will be returning to work, especially if this is earlier than your GP has advised on your medical certification. Your claim will be reassessed to the date you return to work and any benefit due, paid to you, should any benefit have been overpaid you will be expected to refund it. If your GP has issued a medical certificate stating the date of your anticipated return please send a copy so that your claim file can be closed.

If you need to make a further claim on your policy you may do so, in certain circumstances any deferred period may not apply, please contact the claims team requesting a claim form (see 'When should I Claim?') and how this effects your individual policy.

#### What if my circumstances change?

Any change in your circumstances concerning your treatment or prognosis must be made known to the Claims team so that the information on file is fully up to date. However we will contact you by telephone if the need arises.

#### Fraudulent claims

Please note that we will consider prosecuting any member found to be working and claiming benefit at the same time and will take action to reclaim any benefits paid.

#### Other rules that must be followed or benefit will be suspended or lost

You must –

- Follow the advice of your Medical Practitioner and refrain from any behaviour that may retard your recovery.
- Not unreasonably refuse to undergo any treatment or surgery recommended by your medical practitioner.
- Not leave your home for longer than 7 days without informing us of a contact address, unless you are admitted to Hospital or other recognised medical establishment.
- Not perform any work for which remuneration is paid without informing us in writing your claim will then be re-assessed.
- Be available for our representative to contact you at any reasonable time, this contact may be by telephone or a visit to your home.
- Permit us to obtain a Medical Report and to contact any other source for information concerning your claim.
- Be available to be medically examined or assessed by any medical examiner as required by us.

Do I need to continue paying my premiums?

Your premiums must be paid on a regular basis throughout your claim.

Your policy has a waiver of premium, which will apply during a claim. You still need to pay your premiums, but they will be refunded back to you with your claim payments.

What happens to my benefit if I have premium arrears?

You cannot claim if your premiums are not up to date.

If you have missed 1 or 2 premium payments you cannot claim until the missed premiums have been paid.

Your plan will be terminated on missing 3 premium payments, you will cease to be a member and will therefore be unable to claim.

What if I suffer an illness or incapacity abroad?

- Sickness Benefit is payable when the injury was sustained, or the illness or disease was contracted, within the United Kingdom and the following countries:

Andorra, Australia, Austria, Belgium, Canada, Channel Islands, Cyprus, Denmark, Finland, France, Germany, Gibraltar, Greece, Iceland, Isle of Man, Italy, Liechtenstein, Luxembourg, Malta, Monaco, Netherlands, New Zealand, Norway, Portugal, Republic of Ireland, San Marino, Spain, Sweden, Switzerland and the U.S.A.

- If you make a claim and are not living in the UK or the any of the countries listed above we will limit the period for which we will pay you benefit to 26 weeks in any period of 52 weeks; with a maximum total of 52 weeks during the life of the plan.
- With regard to any claim arising from your travel or residence outside the United Kingdom, the Channel Islands or the Isle of Man in respect of which benefit may be payable, all certificates or other evidence of incapacity shall be in a form that is acceptable to the Board. If we incur additional expense in relation to such claim, these expenses will be deducted from the amount of benefit payable.

What if I have other queries?

This guide has tried to answer all possible questions but if you have any other query or need clarification of anything in this guide, please contact us. This guide is not a replacement for your terms and conditions, which is the final authority. A copy of the terms and conditions can be obtained from us free of charge.

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