

Helping You Protect Your Clients

Our Commitment to Income Protection

Since 1880 we've been supporting people that are unable to work due to illness and injury. We believe that getting people back to work helps their wellbeing, supports their loved ones and is beneficial to society as a whole. It's our way of helping people live their lives in colour.

Today we continue to improve the business for the benefit of Members. We are committed to financial advice and making income protection more inclusive and accessible to all.

Why choose Holloway Friendly?

We're relentless in seeking out new ways to evolve income protection, with our focus on five vital elements:

Service

Your clients are in good hands. We're here to help, and we always seek to pay a claim. Our premiums are competitive, and our cover instils confidence because we are here to pay Members their benefits when they need us the most.

Our Claims Specialists go beyond the call of duty to support Members every step of the way.

Underwriting

Our flexible approach enables us to cover as many people as we can, including the self-employed and company directors. We also consider people with hazardous hobbies: where necessary we amend the premium rather than exclude the activity. We take an informed, current approach to medical considerations like Body Mass Index and Type 2 Diabetes.

We welcome conversations between Advisers and our Underwriters. They're not tied to a reinsurer's underwriting manual and will constantly question established wisdom. We also review certain exclusions after a set time, to make sure the Plan remains relevant and valuable.

We offer premium discounts for permanent exclusions. This can be applied for mental illness and/or full back exclusions. If one exclusion is applied then there is a discount of 10% and if there are two exclusions it's 20%. The premium discount applies in all cases unless there are other significant underwriting factors. The discount is offered throughout the life of the Plan and won't ever be reviewed.

Proposition

We're active and responsive listeners, constantly refining our products and services. We think commercially, working with Advisers to extend their reach to more potential clients. As an example, we cover up to £60,000 with no automatic medical underwriting limits – aiming to provide the most generous terms on the market. We also changed our EU residency clause to 1 year for EU and UK residents.

Experience

As the original income protection provider, our experience goes back further than any other's. What's kept us ahead is our unyielding focus on supporting our Members. Our transparent approach to publishing claims statistics leads the market, and our education programme supports Advisers to grow their income protection business.

We've created a new, simpler online medical questionnaire, MedQ, to improve efficiency and speed of cover for straightforward cases. And can now offer decisions at point of sale.

Relationships

Our people take great pride in what they do. We actively strive to go above and beyond our contractual promises to support our Members. Our regular communication with Advisers and Members keeps everyone informed at all times.

Making your life easy

Doing business with Holloway Friendly is straightforward and hassle free. We offer immediate quotes without the need to register – and if you choose to sign up it's fast and easy.

Other benefits include:

- Easy access to sales materials via our Adviser area
- You can submit business online via our own site or the major portals
- Flexibility to suit your client: options such as Deferred Periods and premium breaks helps you give them exactly the Plan they need.
- Email or call us to confirm acceptance and we'll put your client on cover. We can set up Direct Debits over the phone too.
- Call us and you'll always speak to someone who knows our products inside out. Product training can also be provided at your offices. Just ask.
- We look to pay claims, rather than find reasons not to. In 2018, we paid out in 98% of claims.

Here to support you

Adviser Support team

You'll have a dedicated Business Development Manager and Consultant to help with any queries. They're on hand to answer questions about placing quotes, the Plans we offer and the support we provide to you and your clients.

Underwriting

Speak to our Underwriting team at any time to discuss your clients' requirements: before, during and after applications.

A quick guide to our Plans

Choose between the one2protect Plan suitable for non-manual workers, the Purely Plan which offers income protection up to age 70, the Short-term Plan with a benefit term of 1 or 2 years, and the Classic Plus Plan with an investment element in addition to income protection.

A quick guide to our Plans

	one2protect Full term benefit for non-manual workers	Purely Plan Full term benefit	Short-term Plan 1 or 2 year benefit	Classic Plus Plan Full term benefit with investment element
Minimum/Maximum age at entry (inclusive)	18/59	18/59	18/59	18/54
Minimum terms	5 years	5 years	5 years	5 years
Maximum age at end of Plan	50 to 70	50 to 70	50 to 70	50 to 70
Deferment period	1, 4, 8, 13, 26, 52 weeks	1, 4, 8, 13, 26, 52 weeks	1, 4, 8, 13, 26, 52 weeks	4, 8, 13, 26, 52 weeks
Maximum benefit % income	60%	60%	60%	60%
Level benefit in claim	✓	✓	✓	✓
Maximum benefit	£60,000 per year	£60,000 per year	£60,000 per year	£60,000 per year
Automatic benefit guarantee	Up to £1,500 per month			
Optional benefit guarantee	Above £1,500 per month, provide proof of earnings*		Provide proof of earnings*	
Definition of incapacity	An illness or injury occurring during the cover period which prevents you from engaging in your 'own occupation'	An illness or injury occurring during the cover period which prevents you from engaging in your 'own occupation'	An illness or injury occurring during the cover period which prevents you from engaging in your 'own occupation'	An illness or injury occurring during the cover period which prevents you from engaging in your 'own occupation' for 104 weeks then 'own or reasonably suited' occupation thereafter
Premiums guaranteed or reviewable	Guaranteed for the first 5 years, then reviewed annually	Guaranteed to rate table. Age related increase each year on 1st Jan	Guaranteed to rate table. Age related increase each year on 1st Jan	Guaranteed to rate table. Age related increase each year on 1st Jan
Escalation	To a max of 10% RPI			
Waiver of premium	After 'deferred period'	After 'deferred period'	After 'deferred period'	After 52 weeks of claim
Benefit term	To Plan end date	To Plan end date	1 or 2 years only	To Plan end date

*within 6 months of the Plan starting

Further information on our Income Protection Plans is available from: www.holloway.co.uk

Claims

If your client needs to make a claim it's often a difficult and emotional time. We work sensitively with them to make the process as simple as possible.

Your client will have a dedicated Claims Specialist to support them throughout the claim journey. We can take claim details over the phone if they prefer, saving them the hassle of completing the forms themselves. Plus we accept e-signatures to help reduce hassle and delays.

Contact us.

We're here to help.

Address

Holloway House
71 Eastgate Street
Gloucester GL1 1PW

☎ **0800 716 654**

✉ advisers@holloway.co.uk

🌐 www.holloway.co.uk

We're here

Monday - Friday 9.00am to 5.00pm

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