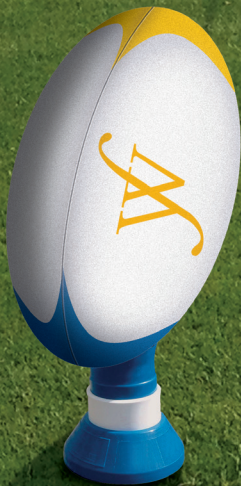


Personal Income Replacement Plan for Professional Rugby Players

An introduction to how the plan works



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Plan 'does'

- ✓ Provide income replacement insurance cover to Professional Rugby Players in the UK.
- ✓ Replace an agreed % of your contracted gross income lost in the event of sickness, injury or accident.
- ✓ Offer player specific terms subject to medical underwriting at time of application, taking account of health and injury history at that time.
- ✓ Pay benefit 26 weeks after the date you cease to be fit to train or play Rugby or, if later, when income from the Club ceases.
- ✓ Take account of other income replacement insurance policies that exist.
- ✓ Provide a maximum benefit term of up to 5 years, or ending at age 35 if sooner. It will:-
 - Pay ongoing benefit subject to the nature of the incapacity, to a maximum of 2 years when unable to follow your own occupation of a Professional Rugby Player;
 - With prior agreement, pay discretionary proportionate benefit to help support your alternative career plans and changing circumstances;
 - Pay benefit for up to an additional 3 years if your incapacity means you are completely unable to follow any alternative occupation.
- ✓ Provide insurance for the duration of the plan, no matter how many claims are made.

Plan ‘does not’

- ✘ Pay benefit when you are pursuing any other occupation or carrying out any other work whether paid or not, unless by prior agreement.
- ✘ Make you better off than if you were at work.
- ✘ Pay benefit if premiums are not up to date.
- ✘ Pay benefit if you fail to disclose medical information requested at the time of your application.
- ✘ Pay benefit if you fail to disclose income and work information during claim, or you fail to take part in our claims management process.
- ✘ Automatically keep pace with changing situations – regular reviews are needed to amend the level of cover as necessary.
- ✘ Provide redundancy or unemployment cover.
- ✘ Provide life assurance.



This leaflet only provides an introduction to the workings of our Personal Income Replacement Plans for Professional Rugby Players.

Further information can be found in the ‘Policy Summary and Guide’ available from the Society and through selected Independent Financial Advisers, names available on request by contacting us on 01225 752120 or emailing info@wiltshirefriendly.com

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