



Process Guide

Group Personal Income Replacement Plan

Steps in the process

Below are the 8 simple steps that you should follow, in sequence, to initially consider then apply for the insurance cover you choose. All documents referred to below can be accessed via our Group Personal Income Replacement Plan homepage.

Step 1	You can find out the main points about how the plan works through reading the Policy Introduction .
Step 2	The next step is to consider the options available to you and work out the specific plan requirements that suit your situation using the Policy Summary .
Step 3	When you know what options you want in the plan, use the Contribution Tables to work out the cost of the cover. The Contribution Tables will enable you to compare different options and see what difference that has on the overall cost.
Step 4	By now it will be clear on what type of plan you want and how much it will cost so you can submit an Application . You need to print, complete and sign the application before sending on to Wiltshire Friendly.
Step 5	Wiltshire Friendly will process your Application, assessing your details and your health declarations to assess whether we can insure you on the basis you have requested. We may already have all the detail we need, if not we will get in touch with you directly.
Step 6	Subject to the Society being able to successfully process your application, you will receive an Offer of Membership and a copy of the full Policy Terms & Conditions .
Step 7	You need to consider the Offer of Membership and Policy Terms & Conditions and confirm that this plan meets your requirements.
Step 8	Your plan starts, and you will then be insured from the date set out in the Offer of Membership as soon as you pay your first contribution.

Key contact points

We would be pleased to answer any questions you may have at any stage in the process. Please contact Wiltshire Friendly and speak to one of the team as follows: Email: group.personal@wiltshirefriendly.com or by Telephone: 01225 752120.

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Incorporated under the Friendly Societies Act 1992 Register No. 746F
 Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority