

Friendly Shield

Pricing Information

Choosing the right cover for you

You will choose one of 3 benefit levels. The levels of benefit are set out in the table below and assume payment for cover has been paid in full at the appropriate rate.

	Bronze	Silver	Gold
Income benefit (monthly) – For up to 3 months	£750	£1500	£2250
Fracture cover – maximum claim total in any policy year*	£1,000	£2,000	£3,000
Minor	£350	£700	£1,000
Moderate	£700	£1,400	£2,000
Major	£1,000	£2,000	£3,000
Accidental death benefit**	£45,000	£85,000	£85,000
Natural death benefit	£2,500 for all levels		
Additional sickness benefit***	Provides sickness cover for both income benefit and hospital cash		
Friendly GP+****	Telephone/online access to a Private GP any time day or night		
Friendly Dentist+****	Access to a dentist via an app - policyholder only.		
Rehabilitation benefit	Up to £1,000 in any policy year for all levels		

*The maximum claim total can be as a result of a Major fracture or as a combination of Minor and Moderate fractures. So, for example on a Bronze policy the £1,000 could be for a single Major fracture, or as a combination of a Minor fracture (£350) and Moderate fracture (£700) where we would pay a slightly reduced amount to stay within the £1,000 limit.

**The maximum accidental death claim we will pay on any policy is £85,000 whether as a single claim for a policyholder or as separate claims for a spouse and policyholder.

***Only relevant if the additional sickness benefit is selected.

****Discretionary benefits, offered through National Friendly Financial Solutions.

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The policy is arranged and distributed by TOM, which is a trading style of Candid Insurance Services Ltd authorised and regulated by the Financial Conduct Authority (603273). Candid Insurance Services Limited (07279489) registered office: 920 Hempton Court, Aztec West, Bristol, BS32 4SR. The policy is manufactured and administered by National Friendly which is a trading name of National Deposit Friendly Society Limited. Registered office: 11-12 Queen Square, Bristol BS1 4NT.

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