



transport
friendly society



Tax-free benefit
from as little as
£1.03 per week



Sickness and Hospitalisation Benefit Plan



tfs

Our
members
are going
places

Transport Friendly Society

Transport Friendly Society (TFS) is a mutual organisation which means any profits are for the benefit of members because we do not have shareholders. TFS is run by transport people for the benefit of transport people their families and friends.


TFS started in 1885, though it had a different and much longer name in those days. It began by providing peace of mind to bus drivers who, in exchange for a penny or two per week, knew that if they died while working on the buses, their loved ones would have some money to help them pay for essentials.

Today the Transport Friendly Society has around 19,000 members and has over £38 million invested on their behalf and is still providing that peace of mind.

Membership is open to anyone associated with passenger transport their family and friends.

tfs

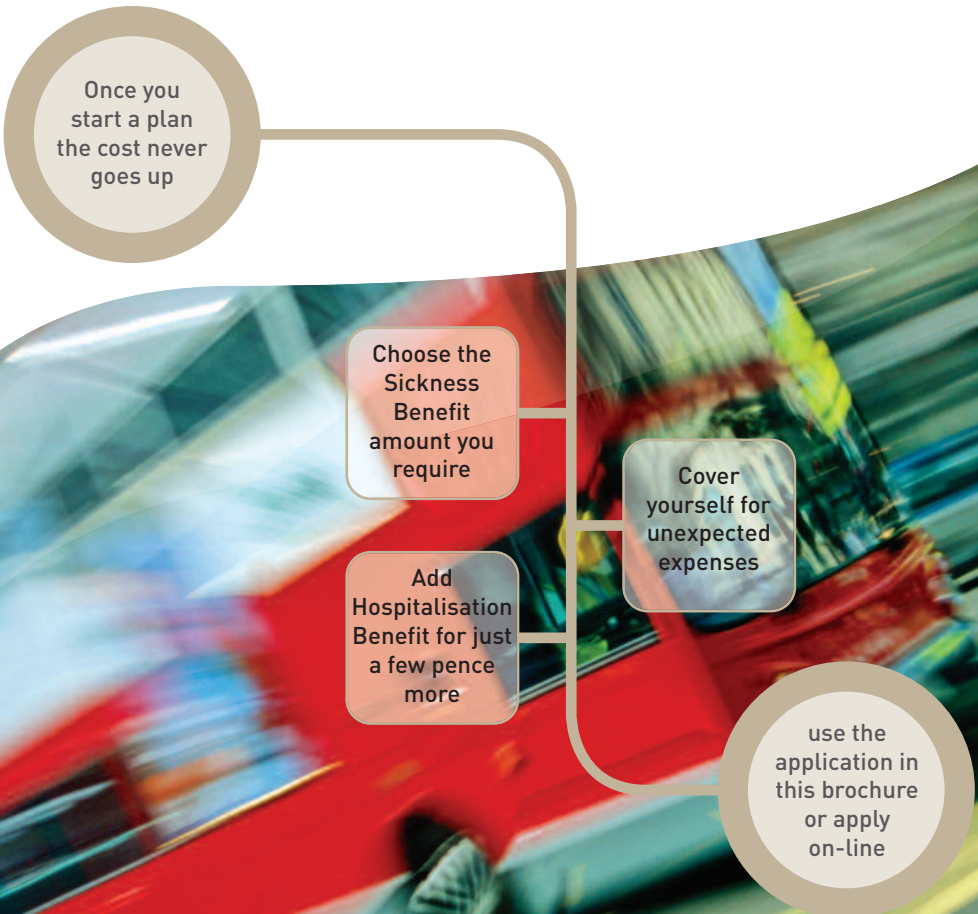
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"I didn't expect to have an accident but when I did the money from the Friendly Society was a life saver."

Benefits of the Sickness and Hospitalisation Plan

- Benefits are paid Tax-Free (under current legislation)
- As soon as a plan is started the cost never goes up
- Affordable - premiums start from as little as £1.09 per week
- TFS plans are designed especially for anyone working in the passenger transport industry.



Once you start a plan the cost never goes up

Choose the Sickness Benefit amount you require

Add Hospitalisation Benefit for just a few pence more

Cover yourself for unexpected expenses

use the application in this brochure or apply on-line

Sickness and Hospitalisation Benefit

Most people don't think they will have more than a week off work through sickness. Sadly illness or accident can affect any of us at any time and this could significantly reduce what you earn. What happens then when the bills keep coming in?

TFS offers a straightforward sickness plan that will pay you a weekly sum if you are off work sick for more than a week and even give you money back if you don't claim.

Simply choose...

- How much you wish to pay
- How long you wish to be paid for

Once you start a plan the cost never goes up! And all benefits are tax free and in addition to any statutory or company payments!

Membership also brings valuable discretionary benefits!

Use the table below to work out how little the cover you need would cost. The benefit below is payable from the second week of sickness for up to 12 weeks in any 12 month period. (Other levels of benefit and time periods are available on request.)

SICKNESS BENEFIT (Per Week)

Benefit Amount	£35	£70	£105	£140
Age last birthday	Cost per week	Cost per week	Cost per week	Cost per week
16-30	£1.09	£2.14	£3.19	£4.24
31-35	£1.19	£2.34	£3.49	£4.64
36-40	£1.29	£2.54	£3.79	£5.04
41-45	£1.44	£2.84	£4.24	£5.64
46-48	£1.54	£3.04	£4.54	£6.04
49-51	£1.69	£3.34	£4.99	£6.64
52-54	£1.84	£3.64	£5.44	£7.24
55-57	£2.04	£4.04	£6.04	£8.04
58-59	£2.19	£4.34	£6.49	£8.64

(Subject to submission of a valid claim and the plan must have been running for a minimum of 13 weeks. Total weekly earnings from all other sources must not exceed 75% of your normal weekly earnings)



There's more...

A NO CLAIM BONUS will be paid for each year that you do not make a claim. We will pay a lump sum of £1 for every £7 benefit selected providing contributions have been paid for at least 5 years, either:

- **Upon your death at any time whilst the plan is in force, or**
- **After you reach age 60, cease eligible employment and stop contributing to the plan, or**
- **If you are medically discharged from eligible employment before your 60th birthday and stop contributing to the plan (subject to satisfactory medical evidence).**

There's even more...

After you have been a member for 12 months you become entitled to some valuable discretionary benefits.

In essence, they offer financial assistance towards dental, optical and osteopathic treatment.

After you have had treatment and paid the bill you send the receipt to TFS and we reimburse part of the cost. The limits are as follows:

- **Dental treatment** – 50% of the cost up to a maximum of £75 per year.
- **Optical treatment (including sight test)** – 50% of the cost of treatment up to a maximum of £75 every two years.
- **Osteopathic treatment** – 100% of the cost of treatment up to a maximum of £150 per year.

Discretionary benefits have been paid by TFS for over 30 years and we intend to continue to pay these in the future. However, it is important to point out that they are not guaranteed and could be reduced or taken away at any time.

Children are not eligible for Discretionary Benefits



Add that little extra...

If you take out a sickness plan (or already have one) you also have the option of adding in **Hospitalisation Cover**.

No one likes to think it will happen to them but sometimes long-term illness or accident can lead to a stay in hospital. This can result in extra expense including travelling costs for family and friends coming to visit.

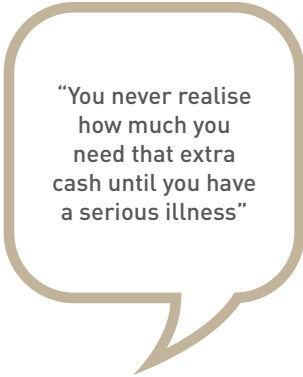
Hospitalisation Benefit means that for a few pence more it is possible to take out additional cover to help meet these costs.

HOSPITALISATION BENEFIT (Per Night)

Benefit Amount	£7	£21	£35
Age last birthday	Weekly premium	Weekly premium	Weekly premium
16-30	26p	78p	£1.30
31-35	28p	84p	£1.40
36-40	31p	93p	£1.55
41-45	34p	£1.02	£1.70
46-48	37p	£1.11	£1.85
49-51	42p	£1.26	£2.10

This means that if you are unfortunate enough to have a stay in hospital we will pay you a daily benefit.

Here again you choose how much you wish to pay, the higher the premium, the higher the benefit.




“You never realise how much you need that extra cash until you have a serious illness”

How to apply for Sickness and Hospitalisation Cover?

Complete and return the application form opposite, including the standing order and/or payroll sections as necessary. Then, simply detach the application and seal together by moistening the gummed strips along the edges. Drop the sealed application in the post and it's done - **you dont even need a stamp!**

You can also apply online at www.tfs.uk.com or hand the completed application to the TFS Introducer if there is one in your workplace.



complete the application attached to this brochure

make sure all sections of the forms are complete

fold over and moisten the gummed edges to seal

detach the application and mandate sections

all done!
put it in the post - no stamp is needed



TFS Sickness and Hospitalisation Plan Application Form

Please complete as applicable in BLOCK CAPITALS

Marital Status	<input type="text" value="Mr/Mrs/Miss/Other"/>	
Date of birth	<input type="text" value=" / /"/>	
Full name and address of Applicant	<input type="text" value="Name"/>	
	<input type="text" value="Address"/>	
	<input type="text"/>	
	<input type="text" value="Post Code"/>	
Telephone Number	<input type="text"/>	Email <input type="text"/>
Occupation	<input type="text"/>	

Amount of Sickness Benefit Required (please tick) £35 £70 £105 £140
(per week for up to 12 weeks)

Cost of Sickness Cover

Amount of Hospitalisation Benefit Required (please tick) £7 £21 £35
(per night)

Cost of Hospital Cover

TOTAL COST

Declaration - to be signed by the Applicant

I declare to the best of my knowledge and belief that the above statements are true and complete and that I am now in good health. I understand that this application shall form the basis of the contract between me and the Society and that failure to disclose any facts which may be regarded as material (i.e. facts likely to influence the acceptance of this proposal) may cause the insurance to be declared void. I agree to conform to the rules of the Society.

Data Protection Act – The information disclosed in this application will be used solely by Transport Friendly Society Limited. However, the Society may use the information for marketing purposes such as contact by post, email or other means regarding your investment and insurance needs. If you do not wish to hear about such products please tick this box.

Signature

Date

No advice has been given to you by the Society. The contract will not commence until this application has been accepted and the first contribution paid. A copy of the terms and conditions under which the insurance will be made and / or a copy of the completed proposal form will be available on request.

Introducer Name



Employees Payroll Deduction Mandate or Standing Order Mandate

Please complete either the Payroll mandate or
Standing order using BLOCK CAPITALS

1. Employees Payroll Deduction Mandate

Full Name and title: (delete as appropriate)	<input type="text" value="Mr/Mrs/Miss/Other"/>		
Garage / Department	<input type="text"/>	Grade	<input type="text"/>
Location	<input type="text"/>		
Employee Number	<input type="text"/>		
National Insurance Number	<input type="text"/>		
Pay Frequency	4 weekly <input type="checkbox"/>	weekly <input type="checkbox"/>	monthly <input type="checkbox"/>
Total to be deducted	<input type="text" value="£"/>		

I hereby authorise my Employer to deduct from my pay, until further notice in writing from me, the contributions payable by me each pay day, as provided in the Rules of the Transport Friendly Society Limited and to pay the amounts so deducted to the Society.

Signature	<input type="text"/>
Date	<input type="text"/>

Note - The Pay Clerk will commence deductions as soon as possible after receipt of this mandate from the Society. Please check your pay advice to ensure that this request has been correctly applied.

2. Standing Order Mandate

Name of Bank	<input type="text" value="Name"/>		
Address	<input type="text" value="Address"/>		
	<input type="text" value="Post Code"/>		
Sort Code	<input type="text"/>	Account No.	<input type="text"/>
Account name to be debited	<input type="text"/>	Amount	<input type="text" value="£"/>
First Payment to be made on (*please indicate as appropriate)	<input type="text" value="/ /"/>	and thereafter at *monthly, quarterly, half yearly or annual intervals	
TFS Reference No.	<input type="text"/>		
Signature	<input type="text"/>		
Date	<input type="text"/>		

Note - Please make payments in accordance with the above instructions to Unity Trust Bank PLC, Sort Code: 08/06/01, Account Number: 20180683, Account Name: Transport Friendly Society Limited. Please sign and return to Transport Friendly Society Limited 9 Betterton Street, London WC2H 9BH.

NO STAMP
REQUIRED

Transport Friendly Society Limited
FREEPOST LON224
9 Betterton Street
London
WC2H 9BR



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APPLY
TODAY!

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Important Information

The Financial Services Authority is the independent financial services regulator. It requires us, Transport Friendly Society, to give you this important information to help you to decide whether our Sickness and/or Hospitalisation plan is right for you. You should read this document carefully so that you understand what you are buying, and then keep it safe for future reference.

It's aims

To provide a weekly sum when you're sick for more than 7 days.

Your commitment

To pay your contributions each week or month.

Risk factors

All proceeds are currently tax free but this could change in the future.

How much will the advice cost?

TFS does not give advice about its products but is happy to answer any factual questions you may have so that you can make an informed decision. If you are unsure as to the suitability of a financial product you should contact an independent financial adviser. If you were introduced by a Registered Introducer that person may be entitled to a fee of £20.00.

Your right to cancel

We offer a cancellation period of 30 days which starts from when you receive your policy document and cancellation notice. If you decide to cancel you will receive a full unconditional refund of any premiums paid.

Complaints procedure

If you wish to complain about any aspect of the service you receive from the TFS please contact us at the address below. If the complaint is not dealt with to your satisfaction you can refer your

complaint to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR (telephone 0845 080 1800). Complaining to the Ombudsman will not affect your legal rights.

Compensation

If the Transport Friendly Society is unable to meet its liabilities, compensation may be payable by the Financial Services Compensation Scheme. Further information on the scheme is available from the Financial Services Compensation Scheme on 020 7892 7300 www.fscs.org.uk.

Law

In any legal disputes, the law of England will apply.

Regulation

The TFS is authorised and regulated by the Financial Services Authority and registered and incorporated under the Friendly Societies Act 1992, register number 434F. When you take out a policy with TFS you become a member of the Society and are subject to its rules, a copy of which is available on request.

Registered office: Transport Friendly Society Limited, 9 Betterton Street, London WC2H 9BH.

T: 020 7240 8886

F: 020 7379 8807

E: info@tfs.uk.com

Authorised and regulated by the Financial Services Authority

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