

## Important information

The Financial Conduct Authority is a financial services regulator. It requires us, the Transport Friendly Society (TFS), 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 are sick for more than 7 days.

### Your commitment

To pay your contributions each week or month.

### Risk factors

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

No Sickness benefit is payable for any sickness that starts in the first 13 weeks after taking out the Plan. You cannot receive more than the maximum benefit payable for any one episode of sickness.

The Society will not pay any sickness claim which occurs within the first 12 months of taking out the Plan which is caused by any pre-existing medical condition you may have. A pre-existing medical condition is any medical condition for which you have received treatment, medication or advice before taking out or upgrading your Sickness Plan.

### Does the Society give advice?

No advice will be given to you by the Society regarding this Plan. It is your responsibility to ensure that the Plan meets your needs. If advice is required, you should consult an Independent Financial Advisor.

### Cancellation Rights

After the proposal is accepted you will receive a Notice of your right to cancel. You will then have 30 days in which you can change your mind. If you cancel within this 30 day period you will receive a full refund of any premiums paid.

### Head Office:

Transport Friendly Society Limited  
3rd Floor, Derbyshire House  
St Chad's Street  
London WC1H 8AG  
T: 020 7833 2616  
F: 020 7833 4426  
W: [www.tfs.uk.com](http://www.tfs.uk.com)  
E: [info@tfs.uk.com](mailto:info@tfs.uk.com)

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### Complaints procedure

If you have a complaint, feel you have been treated unfairly or are not satisfied with any aspect of the Society, its products or services 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, Exchange Tower, London E14 9SR (Telephone: 0800 023 4567). Complaining to the Ombudsman will not affect your legal rights.

### Compensation

The Transport Friendly Society Limited is covered by the Financial Services Compensation Scheme (FSCS). If the Society is unable to meet its financial obligations you may be entitled to compensation from the Scheme. Further information about the compensation scheme arrangements is available from the FSCS on 020 7892 7300 or at [www.fscs.org.uk](http://www.fscs.org.uk)

### Law

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

### Mutual Society

When you take out a Plan with TFS you become a member of the Society and are subject to its rules, a copy of which is available on request.

### Regulation

The TFS is authorised by the Prudential Regulation Authority and Regulated by the Financial Conduct Authority and Prudential Regulation Authority. TFS is also registered and incorporated under the Friendly Societies Act 1992, register number 434F.