

transport
friendly society

Tax-free from
80p 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 any shareholders. TFS is run by passenger transport people for the benefits of passenger transport people, their families and friends.

TFS started in 1885 and 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 TFS is still providing that peace of mind. In 2018 the Transport Friendly Society had nearly 23,000 members and assets worth over £70 million under management.

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



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

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Benefits of the Sickness and Hospitalisation Plan

- Benefits are paid Tax-Free (under current legislation)
- The cost never goes up once a Plan is started
- Affordable - premiums from 80p 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 online

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 tables set out here to work out how much the cover you choose would cost. The benefits are payable from the second week of sickness for up to 5, 12 or 25 weeks in any 12 month period.



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Sickness Benefit per week for 5 WEEKS

Benefit Amount	£70	£105	£140	£175
Daily Rate	£10	£15	£20	£25.00
Age last birthday	Cost per week	Cost per week	Cost per week	Cost per week
16-30	£1.55	£2.30	£3.05	£3.80
31-35	£1.65	£2.45	£3.25	£4.05
36-40	£1.85	£2.75	£3.65	£4.55
41-45	£1.95	£2.90	£3.85	£4.80
46-48	£2.15	£3.20	£4.25	£5.30
49-51	£2.35	£3.50	£4.65	£5.80
52-54	£2.55	£3.80	£5.05	£6.30
55-57	£2.85	£4.25	£5.65	£7.05
58-59	£3.05	£4.55	£6.05	£7.55

Sickness Benefit per week for 12 WEEKS

16-30	£2.24	£3.34	£4.44	£5.54
31-35	£2.44	£3.64	£4.84	£6.04
36-40	£2.74	£4.09	£5.44	£6.79
41-45	£3.05	£4.55	£6.05	£7.55
46-48	£3.34	£4.99	£6.64	£8.29
49-51	£3.65	£5.45	£7.25	£9.05
52-54	£4.04	£6.04	£8.04	£10.04
55-57	£4.44	£6.64	£8.84	£11.04
58-59	£4.75	£7.10	£9.45	£11.80

Sickness Benefit per week for 25 WEEKS

16-30	£3.04	£4.54	£6.04	£7.54
31-35	£3.44	£5.14	£6.84	£8.54
36-40	£3.74	£5.59	£7.44	£9.29
41-45	£4.04	£6.04	£8.04	£10.04
46-48	£4.34	£6.49	£8.64	£10.79
49-51	£4.64	£6.94	£9.24	£11.54
52-54	£5.24	£7.84	£10.44	£13.04
55-57	£5.64	£8.44	£11.24	£14.04
58-59	£6.14	£9.19	£12.24	£15.29

The benefits are subject to submission of a valid claim and the Plan must have been running for a minimum of 13 weeks. Any claim for a pre-existing condition within the first 12 months of the Plan will not be covered. Total weekly earnings from all other sources must not exceed 75% of your normal weekly earnings. No payments will be made for the first 7 days of sickness.

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. Hospitalisation Benefit means that for a few pence more TFS will pay you a daily benefit if you are unfortunate enough to have to stay in hospital overnight.

Hospitalisation Benefit (per night)

(payable for a maximum of 112 nights)

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
46-50	37p	£1.11	£1.85
51-54	42p	£1.26	£2.10

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

There's more...

A NO CLAIM BONUS will be paid to you for each year that you do not make a claim. We will pay a lump sum of at least £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 12 months contributions have been paid you become eligible for discretionary benefits.

In essence, we provide financial assistance towards dental, optical and osteopathic treatment.

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

- **Dental treatment** – 50% of the cost of treatment 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.

Any claims for benefits in respect of treatments received outside of the United Kingdom are at the discretion of the Board of Management.

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

The logo for Transport Friendly Society features the word "transport" in blue and "friendly society" in red, with three horizontal lines above "transport" in blue, red, and blue.

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



Other products from TFS

Tax-Free Savings Plans for **Adults** and **Children** of anyone involved in transport

- Tax-Free Lump Sum
- Valuable Life Cover
- Affordable – Start saving from £2.30 per week

Simple tax-free
savings plans



Health Cash Plan

- Covers up to four of your children for free
- Three levels of cover, from just £2.19 per week
- Benefits include: Dental, Optical, Chiroprody/
Podiatry, Therapy Treatments, Specialist Consultation,
Hospital In-patient, Hospital Day Surgery and
Treatment, Birth/Adoption of a child

Easy way to pay
for your everyday
healthcare



If you are interested, please:

- Visit our website: www.tfs.uk.com
- Call the office: 020 7833 2616
- Speak to your garage ambassador

Change of Address Form

Please complete and return this form if you have moved house or to correct the address we have on file. Alternatively, you can email us with this information (info@tfs.uk.com)

NEW ADDRESS:

NAME:

MEMBERSHIP No.

DATE OF BIRTH:

SIGNED:

DATE:

POSTCODE:

TELEPHONE No:



Our members are going places

Please return to: Freepost RTCG-LCTR-YRKX Transport Friendly Society Limited, 3rd Floor, Derbyshire House, St Chad's Street, London, WC1H 8AG

Tel: 020 7833 2616
Fax: 020 7833 4426
Web: www.tfs.uk.com
Email: info@tfs.uk.com

Transport Friendly Society Limited is Registered and Incorporated under the Friendly Societies Act 1992. Register No. 434F. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

Please detach and retain

Your TFS Product

Please keep in a safe place

Product:

Date Application Signed:

Member's Name:

Garage / Depot:

Company:

Name of Ambassador:

Please note:
The contract will not commence until this application has been accepted and the first contribution paid.



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Change of Employment Details



Please tick appropriate box and complete Comments box below:

Change of Employer / Garage

Leaving Bus Industry

www.tfs.uk.com

COMMENTS:

NAME:

MEMBERSHIP No.

DATE OF BIRTH:

SIGNED:

DATE:



Please return to: Freepost RTCG-LCTR-YRKK Transport Friendly Society Limited, 3rd Floor,
Derbyshire House, St Chad's Street, London, WC1H 8AG

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Head Office:

Please keep in a safe place

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London WC1H 8AG

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How to apply for Sickness and Hospitalisation Cover

Complete and return the application form opposite, including the Direct Debit or Payroll Deduction 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 don't even need a stamp!

You can also apply online at www.tfs.uk.com or hand the completed application to the TFS Ambassador 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

Title (please select) Mr Mrs Miss Other Marital status

Applicant's details Membership No. (if existing Member)

First Name Surname

Address

Postcode Tel No.

Date of birth / / Occupation

Email Address

Select a Sickness Plan (please tick): 5 week 12 week 25 week

Amount of Sickness Benefit Required Per Week (please tick): £70 £105 £140 £175

Cost of Sickness Cover

Amount of Hospitalisation Benefit Required Per Night (please tick): £7 £21 £35

Cost of Hospitalisation Cover

TOTAL COST PROMO CODE

Declaration To be signed by the Applicant Please tick to confirm

- 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 also understand that the contract will not commence until this application has been accepted and the first contribution paid.
- I further declare that No advice has been given to me by the Society.
- I agree to conform to the Rules of the Society.

General Data Protection Regulation
 The Transport Friendly Society Limited (the Society) collects your personal information when you apply for a product with us. The information disclosed by you in this application will be used by the Society to set up and manage the product you have applied for. If you would like more information on how the Society uses your personal information, please see our Privacy Notice which can be found on our website.

The Society would like to keep you informed of its other products and services and may use your personal information for its own marketing purposes such as contact by Post or Email regarding your investment and insurance needs. The Society will not share your data with any third parties for any purposes subject to its legal or statutory obligations. If you wish to hear about such products please tick this box:

And indicate how you wish to be contacted: Post Email

Signature Date

Ambassador's Name

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Instruction to your Bank or Building Society by Direct Debit



Please fill in the form and send to:

Transport Friendly Society Limited, 3rd Floor Derbyshire House, St Chad's Street, London, WC1H 8AG

Service User Number

5 0 4 8 5 1

Name and full postal address of your Bank or Building Society

To the Manager: Bank/Building Society

Postcode

Name(s) of Account Holder(s)

Branch Sort Code

--	--	--	--	--	--

Bank/Building Society account number

--	--	--	--	--	--	--	--

Reference

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Instruction to your Bank or Building Society

Please pay Transport Friendly Society Limited Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee.

I understand that this Instruction may remain with the Transport Friendly Society Limited and, if so, details will be passed electronically to my Bank/Building Society.

Signature(s)
Date

Banks and Building Societies may not accept Direct Debit Instructions for some types of account.

DD15

Employee's Payroll Deduction Mandate



Title (please select) Mr Mrs Miss Other Marital status

Full Name

Garage/Depot Grade

Company

Employee No.

National Insurance No.

Pay Frequency 4 weekly weekly monthly

FOR OFFICE USE ONLY	
Total to be deducted	£ <input type="text"/>

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.

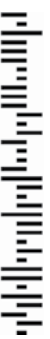
Signature Date

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.

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Freeport RTCG-LCTR-YRKK
Transport Friendly Society Ltd
Derbyshire House
St. Chad's Street
LONDON
WC1H 8AG

Sickness and Hospitalisation Benefit Plan

- Benefits are paid Tax-Free (under current legislation)
- The cost never goes up once a Plan is started
- Affordable – premiums from 80p per week
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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.

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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

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.



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