

**transport**  
**friendly society**

Tax-free from  
£1.55 per week

# Sickness and Hospitalisation Benefit Plan



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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 benefit of passenger transport people, their families and friends.

TFS started in 1885 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 2020 the Transport Friendly Society had nearly 23,000 members and assets worth in excess of £77 million under management.

At TFS we pride ourselves in being committed to supporting our members and have paid out over £735,000 in COVID-19 related sickness claims. As at August 2021, the Society has accepted 99% of these claims and we will continue to support members and honour these claims for as long as needed.

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 £1.55 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.

**Claims in respect of Sickness, Hospitalisation and Discretionary Benefits can be made online.**

The logo for Transport Friendly Society (TFS) features the word "transport" in a blue sans-serif font with three horizontal lines above it. Below it, the words "friendly society" are written in a red sans-serif font.



## 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 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.

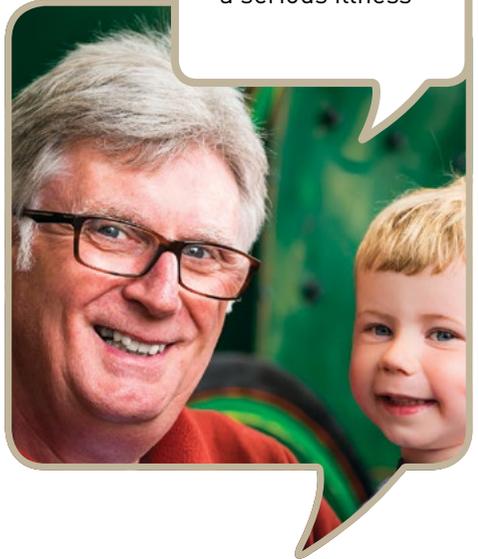
Any claims for benefits in respect of treatments received outside of the United Kingdom are at the discretion of the Board of Management.

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.**



“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

- 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, Chiropody/ 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

## World Friendly Stocks & Shares ISA & Junior ISA

- Invest in environmentally friendly funds
- Easy access to your money with withdrawals at any time
- Transfer your existing ISA to TFS or apply to open a new ISA with TFS



Make the most of your ISA allowance in a "green" way

### If you are interested, please:

- Visit our website: [www.tfs.uk.com](http://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](mailto:info@tfs.uk.com))

NEW ADDRESS:

NAME:	_____
MEMBERSHIP No.	_____
DATE OF BIRTH:	_____
SIGNED:	_____
DATE:	_____
POSTCODE:	_____

TELEPHONE No:

_____
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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](http://www.tfs.uk.com)  
Email: [info@tfs.uk.com](mailto:info@tfs.uk.com)

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**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](http://www.tfs.uk.com)

COMMENTS:

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NAME:

MEMBERSHIP No.

DATE OF BIRTH:

SIGNED:

DATE:

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**Head Office:**

Please keep in a safe place

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

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Web: [www.tfs.uk.com](http://www.tfs.uk.com)

## 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 or hand it to the TFS Ambassador if there is one in your workplace - you don't even need a stamp!

You can also apply online at [www.tfs.uk.com](http://www.tfs.uk.com)



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 understand no Sickness benefit is payable for any sickness that starts in the first 13 weeks after my Plan's start date.
- 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. The Society will not share your data with any third parties for any purposes subject to its legal or statutory obligations. 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 may wish to contact you in the future with marketing information relating to its other products and services that may be of interest to you. However, the Society will only do this if you are happy to receive such information.

Once your marketing preferences have been updated they will remain in place until you let the Society know otherwise.

You can update the Society at any time, opting in or out of marketing, or change the ways in which you would prefer the Society to contact you. You can update your marketing preferences by contacting the Society by phone on 020 7833 2616 or via email on info@tfs.uk.com.

If you wish to hear about such products please tick the boxes below. If you do not wish to be added to our marketing list, simply leave the tick boxes below empty.

I am happy to be contacted and prefer to be contacted by: Email:  Post:

Signature  Date

Ambassador's Name

detach here



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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

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- The cost never goes up once a Plan is started
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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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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.



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