

# Personal Income Replacement Plans For Professional Rugby Players

## Purpose of this Product Summary

This document is a summary of the key features of Wiltshire Friendly's **Personal Income Replacement Plans For Professional Rugby Players**.

It seeks to present an appropriate level of initial information to individuals and/or their professional financial advisers about this product.

It provides greater detail than is available in a typical short marketing brochure.

This Product Summary should always be used with the product's Policy Summary and the Terms and Conditions, to ensure that both the potential plan holder and their professional advisers understand the full product details.

## What is this product?

It's an insurance plan you can take out, if you are contracted as a professional rugby player, to replace a proportion of your lost income if you are unable to work because of illness or injury.

Income replacement benefit is claimed by and paid direct to you.

You need to be at least 18, and not older than 32, at entry.

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## What is insured by our plan?

You select the level of cover you want, based on your earnings and your club's sick pay scheme.

Our plans have been designed so that you can choose from a range of features to fit your needs and circumstances.

The total maximum gross income you can insure is the lower of £97,500 per annum or 60% of your gross income - that's £58,500 per annum or £4,875 per month.

You have options on how long you want the claim benefit to be paid.

Under our Standard plan the maximum benefit term is 5 years. In the first two years it will be paid if you are unable to follow your own occupation. After that, it will then continue for up to a further 3 years if you are completely unable to follow any alternative occupation.

Under our Lite plan, the maximum benefit term is 1 year, if you are unable to follow your own occupation.

Under both plans, cover will be provided until you reach the age of 35 when your plan and any claim benefit will stop.

You have the option to suspend your cover for up to 2 years if your personal circumstances change.

You can choose a deferred (or waiting) period which is the initial period where no benefit is paid. There is a choice of 6, 9 or 12 months to fit with your club's sick pay scheme.

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## What medical underwriting is required when setting up your plan?

It is important that you know what you are covered for at outset.

We offer personal terms after we have concluded medical underwriting, which considers your health and injury history at that time.

You then can choose to take out the plan knowing what is and what is not covered, and you will remain covered on that basis whilst you hold that plan.

If you want additional cover, that is taken out as a new additional plan and is also medically underwritten based on your health and injury history at the time you make that additional application.

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## What is not insured by our plan?

As explained above, you may not be covered for previous health conditions or injuries, though you will know that before you take out the plan.

Insurance under your plan will not cover any of the following:

- Cosmetic surgery or sterilization.
- The consequences of alcohol abuse.
- The consequences of drug abuse.
- Unemployment.

Claiming benefit under your plan must not make you better off than if you were at work.

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## Are there restrictions which affect the cover?

You must let us know truthfully, accurately and fully all of the information we ask for. If you do not this might:

- Reduce the amount of benefit you can claim.
- Cause the rejection of a future claim.
- In extreme circumstances result in the cancellation of your plan.

We have provided information, but not given advice. We therefore recommend that you take advice from a qualified financial adviser about the suitability of our plans for you.

If you fall behind in your premiums:

- Payment of benefit may be delayed.
- The total amount paid may be reduced.
- You may lose your entitlement to make a claim.

If you continue to not pay your premiums, your plan may be cancelled.

Benefit may be reduced or delayed if you are also receiving benefit from another income replacement plan or sickness scheme, whether arranged personally or through your club.

Benefit will not be paid at all if you are carrying out another occupation, whether you are paid or not, except with our prior agreement that you are eligible to receive proportionate benefit.

Proportionate benefit is a reduced amount of benefit you may be eligible to receive when you return to an alternative occupation. The amount of benefit we will pay you will be reduced to reflect the reduction in your income, when compared to your rugby income at the beginning of your claim.

If your benefit levels are not reviewed and increased regularly inflation will reduce, in real terms, the value of amounts claimed in the future.

You cannot claim if you are actively playing professional rugby – by that we mean training or playing professional rugby for your club, or being fit for selection to train or play.

Claims processing and the payment of your claim may be delayed or not allowed if you do not tell us of any potential claim within our time limits.

Receiving benefit under this plan could affect the amount of any Universal Credit you may be entitled to. *Source: New Policy Institute Report for Association of British Insurers (Sept 2019).*

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## What are your responsibilities?

- To let us know truthfully, accurately and fully all of the information we ask for when you apply for your plan and later when you claim or amend your plan.
  - To pay premiums as they become due.
  - To keep to the terms and conditions of your plan and the Society's Rules.
  - To tell us about any claim you might need to make within the time limits we set.
  - To participate fully in our claims admission and management process when you claim.
  - To let us know, as soon as they occur, about any changes in your personal, income and work circumstances that might affect your plan.
  - To review your plan regularly, to make sure it is still adequate for your needs and that you are not over-insured.
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## How long does cover last?

Your normal retirement age is 35, which is the latest date your plan will close unless you have already submitted a valid claim. Your plan review will happen annually on the anniversary of your plan.

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## How are your premiums calculated and paid?

### The cost of your plan will depend on:

- The plan type, either the Standard or Lite plan, and its associated features.
- Your age when you apply.
- The amount of benefit you are insured for.
- The deferred period you choose.
- Any additional premiums we require because of your application.

Premiums are payable monthly from the commencement of the plan.

### There are other more general factors that can influence the cost of our plans including:

- The Society's claims and general expenses.
- Our experience of providing plans to professional rugby players.
- Inflation.
- Other economic and environmental factors.
- Legislative and/or regulatory changes.
- Changes in taxation.

## How can I cancel the plan?

After your plan has commenced we will send you a cancellation notice, outlining your right to cancel.

After the cancellation notice has expired, and you then later wish to cancel your plan, you need to give us one month's notice.

Once terms have been offered by the Society and accepted by you, we are unable in normal circumstances to cancel your plan.

## Other important eligibility conditions

**To be eligible to apply for a plan and to continue to hold cover you must:**

- Pursue the occupation of full-time professional rugby player.
- Be playing for a professional rugby club in the United Kingdom.
- Be formally contracted in writing and being paid by a professional rugby club.
- Be resident in the United Kingdom.
- Have applied to the Society for income replacement insurance, accepted the terms offered, paid the first premium and made arrangements to pay subsequent premiums on their due date.

## Now some of the legal points

The plan is provided by Wiltshire Friendly Society Limited, Holloway House, Epsom Square, White Horse Business Park, Trowbridge, Wiltshire BA14 0XG.

The plan and associated arrangements between you and the Society shall be governed by and construed in accordance with the Laws of England, and any dispute shall be subject to the exclusive jurisdiction of the English Courts.

The premiums you pay for your plan will normally be deducted from your tax paid income.

Your plan will not acquire a surrender or maturity value at any time.

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations.

If you wish to complain about any aspect of your membership or the service you have received from us, please let us know by any of the means shown on the next page. If you choose to do so by letter, please address it to the Society's Governance & Compliance Manager.

When we receive your complaint, we will acknowledge its receipt and provide you with a copy of our Complaints Procedure.

We will then investigate your complaint and try to resolve it with you. If, when we have completed our procedures and issued you with our final response, you are not satisfied with the outcome, or if after 8 weeks we have failed to issue you with a final response, you may be able to refer your complaint to the Financial Ombudsman Service (FOS).

The FOS contact details are:

**Telephone:** 0800 0 234 567  
**Website:** [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)  
**Email:** [complaint.info@financialombudsman.org.uk](mailto:complaint.info@financialombudsman.org.uk)

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## You may contact us as follows

**Telephone:** General enquiries 01225 752120  
Application queries 01225 756783  
Claims 01225 756793

**Email:** [info@wiltshirefriendly.com](mailto:info@wiltshirefriendly.com)

**Write to us:** Wiltshire Friendly Society Limited, Holloway House, Epsom Square  
White Horse Business Park, Trowbridge, Wiltshire BA14 0XG

**Website:** [www.wiltshirefriendly.com](http://www.wiltshirefriendly.com)

