



# Personal Income Replacement for Professional Rugby Players Lite Plan

## Are you invincible?

You play a sport where injuries happen. Illness can also strike at any time. It might never happen to you but what if it did? What would happen if your club stopped paying your income because of that injury or illness?

## The solution

To be playing rugby professionally means that you play rugby for a recognised UK professional rugby club and are remunerated for doing so. It's your only job.

We can offer you our Personal Income Replacement for Professional Rugby Players Lite Plan - a fixed monthly cost based on the age you are when you take out the plan, you just need to choose how much cover you need and how quickly you want it to start paying you after a claim. You receive the claim benefit for up to 12 months.

The Plan terms reflect the extra risk that comes with playing professional rugby - see overleaf.

Example cost quotation	Age Range (attained)	Deferred 39 weeks
Maximum cover level of £4,875 per month with a deferred, or waiting, period of 39 weeks. Other options are available on request.	27 and below	£100 per month
	28 and above	£150 per month

The rates shown above are fixed by the age you are when you take out the plan.

Full details of our plans can be found in our Policy Summary and Guide to Personal Income Replacement for Professional Rugby Players Lite Plan, which is available on our website [www.wiltshirefriendly.com](http://www.wiltshirefriendly.com).

To find out more please contact the Society by email at [info@wiltshirefriendly.com](mailto:info@wiltshirefriendly.com) or phone 01225 752120.

# Summary of Terms for Professional Rugby Players Lite Plan

When setting up your plan and to acknowledge the extra risk that comes with playing rugby professionally, the Society specifies a Summary of Terms as set out below.

As with any plan, cover to be provided is subject to underwriting and our formal offer to insure you.

1. Your age at entry must be not less than 18 and not greater than 32.
2. The maximum total gross income that may be insured is £97,500 per annum and the maximum benefit that may be covered is 60% of your gross income = £58,500 per annum or £4,875 per month.
3. You can select the deferred, or waiting, period to link with when your club sick pay ends. Options include 26, 39 or 52 weeks deferred.
4. Claim benefit paid will be limited to a maximum duration of 12 months for each valid claim.
5. Your plan will provide cover until the end of the month in which you attain age 35, when it will close.

Valid claims which arose and were submitted before you attain the age of 35, will be paid after the deferred period has been satisfied and until the expiry of 12 months or, if earlier, until the other criteria for claim cessation occur.



Are you Invincible?

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Incorporated under the Friendly Societies Act 1992 Register No. 746F  
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority