

# Health Cover for Me

keyfacts

## Policy Summary

### IMPORTANT NOTE

We recommend that you read this document carefully as it gives you the main points about Health Cover for Me. It should be read along with your quotation and full details can be found in “Health Cover for Me – all you need to know”. Please keep this with your other policy documents for future reference.



Exeter Friendly  
Society

## What is a Health Cover for Me plan?

Exeter Friendly's Health Cover for Me is underwritten and administered by Exeter Friendly Society Limited.

**Health Cover for Me is designed to <type of insurance and cover provided>**

## What are the main features and benefits?

- **Features & Benefits**

## What am I not covered for?

- **Significant or unusual exclusions or limitations**
- **Cross reference to relevant provisions in <Insert product name> - "All you need to know".**

## Do I need to review my cover regularly?

You should review your cover regularly to make sure that it continues to meet your needs if you are unable to work due to ill health or injury. In particular, make sure that you are covered for the correct amount if your income increases or decreases.

## How do I make a claim?

To make a claim, you can phone, fax, email or write to us. You will need to let us know what your policy number is, the nature of your illness or injury and when it started or occurred.

**Telephone:** 0300 123 3200

**Email:** enquiries@exeterfriendly.co.uk

## How long does my cover last?

Your policy must last at least 5 years and it must commence before your 60th birthday.

## What happens if I change my mind and want to cancel my policy?

If you change your mind, you can cancel up to 30 days after you have received the policy document or within 30 days of when your cover started, whichever is the later.

To cancel your Health Cover for Me policy, please contact our Customer Service Team on 0300 123 3200, send an email to enquiries@exeterfriendly.co.uk or write to us using the address at the back of this document.

If you do change your mind and cancel the policy in the 30 day period, any premiums you have paid will be refunded.

## How to complain

We aim to provide you with the service that you expect, but we don't always get it right.

If you wish to register a complaint, please contact us:

**In writing:** Complaints department  
Exeter Friendly Society  
Lakeside House  
Emperor Way  
Exeter  
EX1 3FD

**By phone:** 0300 123 3200

If you cannot settle your complaint with us, you may refer it to the Financial Ombudsman Service.

Financial Services Compensation Scheme (FSCS)

In the unlikely event that we become insolvent and unable to meet our financial obligations, you may be entitled to help from the FSCS.

**Contact us:** Exeter Friendly Society  
Lakeside House  
Emperor Way  
Exeter  
EX1 3FD

**Tel:** 0300 123 3200  
**Email:** [enquiries@exeterfriendly.co.uk](mailto:enquiries@exeterfriendly.co.uk)  
**Web:** [www.exeterfriendly.co.uk](http://www.exeterfriendly.co.uk)



**Exeter Friendly  
Society**

Exeter Friendly Society Ltd,  
Lakeside House, Emperor Way, Exeter. EX1 3FD

0300 123 3200

[enquiries@exeterfriendly.co.uk](mailto:enquiries@exeterfriendly.co.uk)

[www.exeterfriendly.co.uk](http://www.exeterfriendly.co.uk)

Telephone calls may be recorded and monitored for quality assurance and training purposes. Calls to 0300 numbers cost the same as calls to landline numbers, and are included as part of any inclusive call minutes or discount schemes for geographic calls.

Health Cover for Me is underwritten and administered by Exeter Friendly Society Limited which is incorporated under the Friendly Societies Act 1992, registered number 91F, registered address as above. Authorised and regulated by the Financial Services Authority, registered number 205309.

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