

## Sickness Benefit Claim Form

Member ID			
Name			
Address			
		Postcode	
Date of Birth			
Telephone Number			
Email Address			

Start of Claim			
No. of <b>Full</b> Weeks Claimed			
<b>Claim Amount</b> <b>(For office use only)</b>			

**You must provide a certificate or note from your doctor which has a start date for your incapacity** (see reverse of page for full details).

Signature	
Date	

Sort Code: 

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Account No: 

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Account Name(s):

Please see overleaf for further instructions

Please return the completed form and documents to our freepost address:

**Unity Mutual, Oddfellows House, 184 - 186 Deansgate, Manchester M3 3WB.**  
Tel: 0161 214 4650 Email: [insure@unitymutual.co.uk](mailto:insure@unitymutual.co.uk) Web: [www.unitymutual.co.uk](http://www.unitymutual.co.uk)

**Along with this form you must return a certificate or doctor's letter (see below).**

You should use this form if you wish to claim sick pay from your membership of the following schemes:

Table G Sickness & Personal Thrift/ Table T Health & Long Term Savings

Table H Sickness, Death & Pension/ Table Z Health & Life

Table O Central Sickness/ Table Y Central Health

If you are in any doubt as to your membership benefits, please do not hesitate to get in touch and we will be able to advise you.

**You can also email your completed claim form and documents to [insure@unitymutual.co.uk](mailto:insure@unitymutual.co.uk)**

To make a claim under Tables G, T, H and Z the following applies:

## **CONDITIONS OF HEALTH SCHEME BENEFITS**

The following conditions are applicable to Health & Long Term Savings, Health & Life and other schemes as may be introduced from time to time.

- A Member wishing to claim benefit shall obtain a certificate or doctor's letter from a qualified medical practitioner and forward it to the Branch Secretary within 28 days of incapacity.
- As long as the claim for benefit continues, Branch Secretaries, at their sole discretion, may request further certificates and/or an independent medical examination. Branches shall pay benefits at rates and for periods in strict conformity with the relevant table.
- Where a member becomes ill within 12 months from the date of the previous declaration of cessation of benefit from Branch funds, the subsequent illness shall be regarded as a continuation of the previous illness in calculating rates and periods of benefit.
- No member shall be allowed to withhold notice of incapacity in order to prevent such illness being linked up with a previous illness in respect of which benefits were paid and thereby to establish earlier title to the full rate of benefit in accordance with the conditions of the table.
- A member shall not follow any employment during receipt of benefits.

**To make a claim under Tables O and Y the following applies:**

## **CONDITIONS OF THE SOCIETY WITH PROFITS SICKNESS BENEFIT FUND**

- Sickness benefit is only payable in respect of accident, illness or disease contracted in the United Kingdom which results in the total inability of the member to follow any part of his own occupation or occupations and also is such that he or she is following no other occupation for profit or reward.
- No sickness benefit shall be payable where, in the opinion of the Board of Management, the incident, illness or disease giving rise to the claim results from or is aggravated by:
  - Self-inflicted injury
  - Participation in a hazardous sport
  - A criminal act of the member
  - Abuse of drugs or alcohol
  - An acquired immunodeficiency syndrome (AIDS) or infection by any human immunodeficiency virus (HIV)

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- After benefit has been in payment for not less than six weeks, the Board of Management may request evidence of earnings from the member. Earnings shall mean total profits or earnings for tax purposes in the tax year immediately preceding the commencement of benefit. On receipt of such evidence the Board may, if it thinks fit, restrict the benefit payable so that the total of that benefit together with any income provided by the members employer or provided by any other friendly Society, insurance company or pension arrangement, shall not exceed 75% of earnings. In the case of a young person in full-time education or a housewife or other category of person not in remunerative employment the maximum benefit shall be as determined from time to time by the Board of Management.
- In the event of a partial recovery and/or where a member resumes his occupation on a part-time basis, or where he adopts a new occupation solely as a result of accident, illness or disease, the Board of Management may, at its discretion, continue to pay benefit at reduced rate.
- A member shall not undertake any occupation for remuneration whilst in receipt of benefit other than as provided above.
- A member wishing to claim benefit shall obtain a certificate from a qualified medical practitioner and forward it to the Registered Office of the Member's Branch within 28 days of commencement of the in capacity. As long as the claim for benefit continues the member shall produce further medical certificates as and when requested by the Board of Management. The Board of Management may, at its sole discretion, require the member to attend for an independent medical examination.
- A member in receipt of benefit shall allow a representative appointed by the Society to visit and interview him or her at all reasonable times, and comply with any instructions given by the representative of the Society.
- A member failing to observe any of the conditions of this table shall have his benefits suspended forthwith.
- A member shall be eligible for sickness benefit from 26 weeks after the date membership commences.