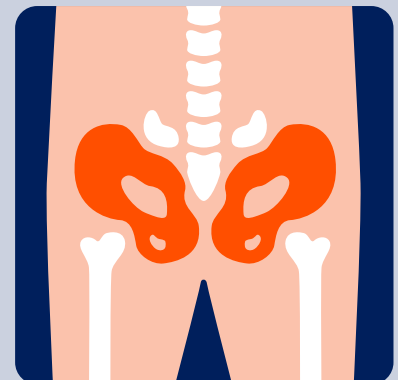
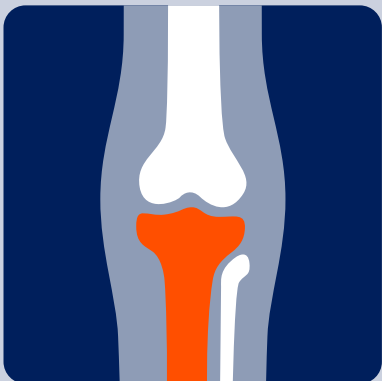
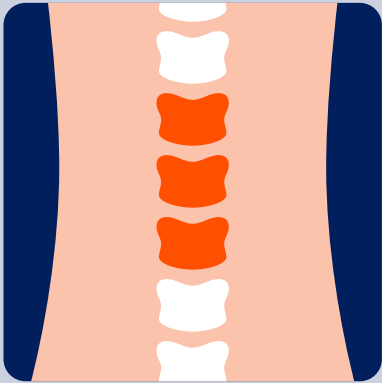


# Fracture Cover

Broken bones? **Make sure your client is covered.**

Fracture cover is available to add to new Protect and Breathing Space policies.



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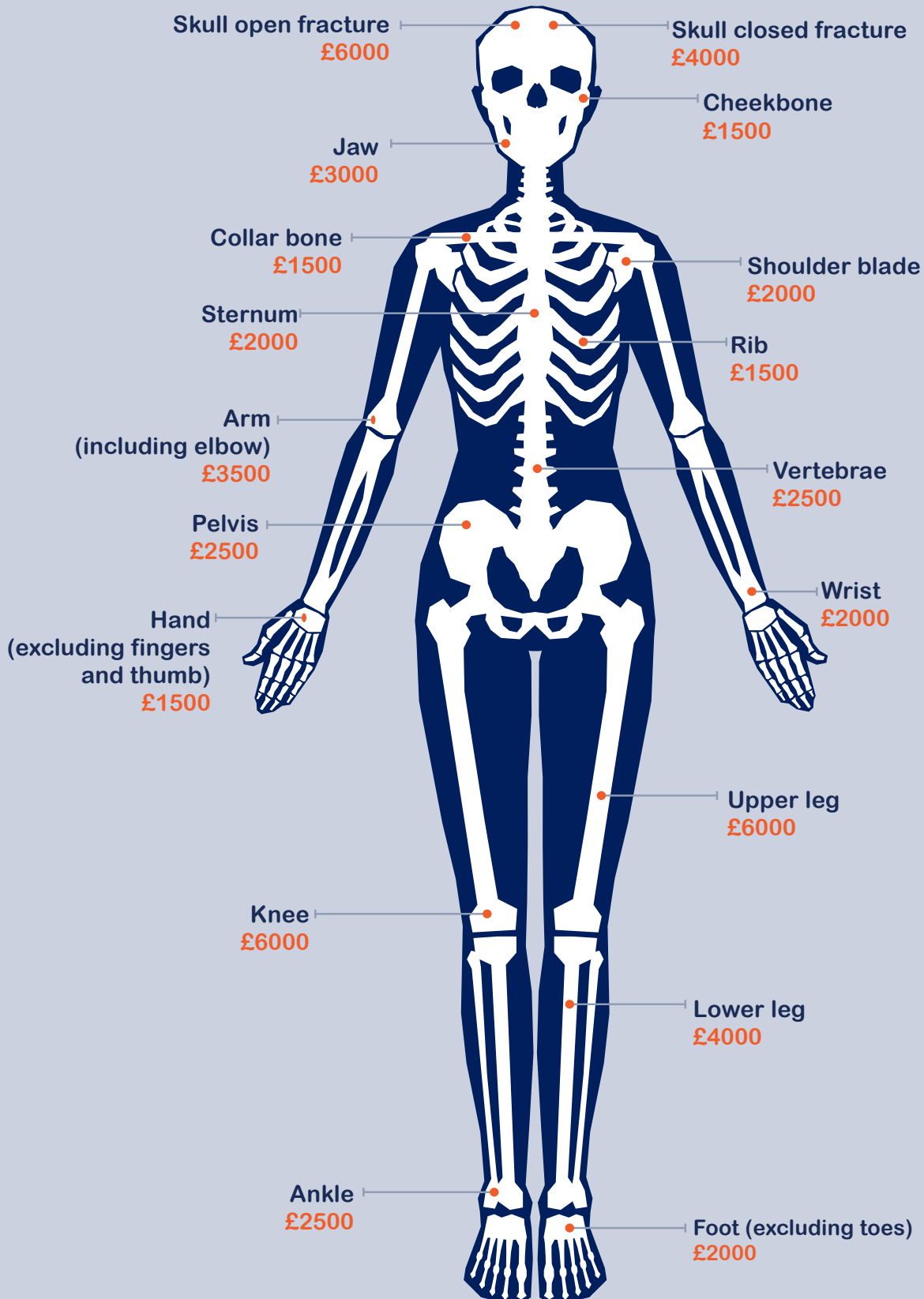
From beauticians to bricklayers, and newsreaders to nurses, suffering a bone fracture could lead to short to medium term financial hardship. The impact to the self-employed or those in physically demanding jobs could be even higher. **That's why we've introduced Fracture Cover. You can add it to your client's policy for an additional £4 per month to offer financial protection in the event of one of 18 specific fractures. We offer up to £6,000 per claim, with one claim per policy year.**

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## What's covered?

Fracture Cover covers a range of fractured bones, from the skull to the feet, and lots in between. This diagram shows what your client could claim for, and the lump sum they could receive dependent on the bone they fracture. If they suffer multiple fractures, we'll pay out for the one with the highest value.



## What's not covered?

- ✗ We can't pay claims where the bone is fractured whilst taking part in one of the following pursuits: Mountain boarding, parkour, cliff jumping, coastering, base jumping, Gaelic football, hurling, shinty, horse riding, martial arts, boxing, cage fighting, motor car or motorcycle sport, mountaineering, rock climbing, abseiling, caving, potholing, off-road mountain biking or BMX, private flying, gliding, paragliding, parachuting, rugby, skiing, or snowboarding.
- ✗ Fatigue, stress, hairline, avulsion/chips, and micro fractures.
- ✗ Fractures caused by osteoporosis or a medical procedure.
- ✗ Self-inflicted injuries.
- ✗ Claims for fractures sustained in the first 7 days of the cover start date, or before the cover started.



Fracture Cover is an optional benefit available to add to your client's Income Protection policy and is not included as standard. It cannot be taken as a standalone product.

## Don't forget our additional benefits

Did you know all British Friendly members get access to our discretionary Mutual Benefits programme, at no extra cost?

Mutual Benefits allows your client to access fast healthcare, straight from their smartphone so they can jump NHS queues and get help fast. Our Clinic in a Pocket app, powered by Square Health, gives them access to up to six physiotherapy sessions per year, and unlimited virtual GP appointments, should they need any further help following a fracture.

Find out more about our additional benefits [here](#).

