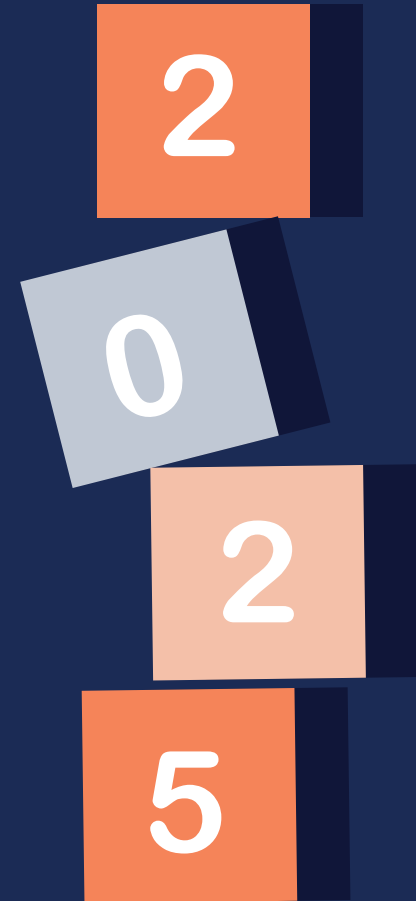


Adviser use only

# Delivering When It Matters

How We Supported Our Members in 2025



# “ We’re proud to support our members at every step of their journey with us

Building on our 2024 tele-claims service, in 2025 we’ve introduced a fast-track process for certain illnesses or injuries, helping members access financial support even faster. Each member continues to receive guidance from a dedicated Claims Manager, with rehabilitation support where needed. Combined with our Value-Added Services, and optional Fracture Cover and Children’s Critical Illness Cover, our Income Protection package remains comprehensive and supportive. We are excited to continue delivering timely support and care to our members in 2026.

”

**Maxine Jannetta, Head of Claims, British Friendly**

**88.6%**  
of IP claims paid  
in 2025

**94%**  
of IP claims paid over  
the last 21 years

## Our claims breakdown

**965**

new claims accepted in 2025

**£4.9m**

total claims paid in 2025

**68%**

of claimants were male

**18**

age of our youngest claimant

**69**

age of our oldest claimant

**32%**

of claimants were female

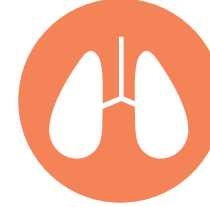
# Our most common reasons for claim in 2025



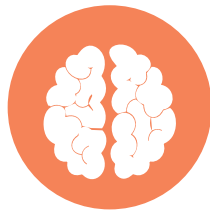
**57.51%**  
Musculoskeletal  
conditions



**9.43%**  
Surgery (not covered  
in other categories)



**6.11%**  
Chest/Lung/Nose/  
Throat



**5.28%**  
Mental Illness



**4.97%**  
Cancer

## Our most common claimant occupations in 2025

**Builder**

**Factory  
Worker**

**HGV  
Driver**

**Cleaner**

**Care  
Assistant**

# Broken bones hurt. Uncertainty hurts more.

A fracture can suddenly take away your income and your sense of security – especially if you're self-employed or in a physically demanding role.

That's why our Fracture Cover is there when you need it most.

It offers a helping hand and a financial cushion at your most vulnerable moments, giving you the space to recover with confidence. There's no waiting period, and you can claim on Fracture Cover in addition to making a claim on your Income Protection benefit.



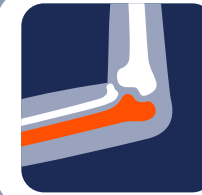
members claimed on their  
Fracture Cover benefit in  
2025

**A total of:  
£14,500**

paid out to our members through Fracture Cover in 2025



Jaw  
Total payout:  
£3,000



Arm  
Total payout:  
£3,500



Wrist  
Total payout:  
£2,000



Lower Leg  
Total payout:  
£4,000



Foot (excluding toes)  
Total payout:  
£2,000

# More than just Income Protection

Our Income Protection policies will take away financial pressures when our members become too ill or injured to work. But we wanted to do more. **That's why we designed our value-added services at no extra cost.**

## Value-Added Services

**BF Care** is one of our discretionary value-added benefits. We include it with our Income Protection policies at no extra cost. BF Care allows your clients and their family to claim additional financial support during life changing events.

**£ 62,440**

**Total amount of money paid out through BF Care in 2025**

We've partnered with **HealthHero** to bring our members a dedicated Health & Wellbeing app, giving quick and convenient access to a wide range of healthcare and wellbeing services - all from a smartphone.

The app makes it easier for members to get the support they need, when they need it, with services designed to improve everyday wellbeing and make healthcare more accessible.

Here's a snapshot of how our members used the service in 2025.

**3,266**

Members using  
HealthHero

**501**

GP  
Consultations

**165**

Physio  
Consultations

**177**

Mental Health  
Counselling Sessions

**39**

discounted health  
MOTs were purchased

**£40,938 in Back to Work rehabilitation support**

Where there were delays with NHS treatment we have funded focused physio/psychotherapy, vocational support (help to find new job or vocation), specialist referrals and investigations (MRI scans, Ultrasound scans etc).

# Delivering When It Matters

We never forget that we are dealing with people, not claims.

## Get in touch

If you have any questions about our claims process feel free to contact your Business Development Manager.

Alternatively you can use the details below:

Telephone: 01234 348 007

Email: [claims@britishfriendly.com](mailto:claims@britishfriendly.com)

If you're contacting us on behalf of a member, please explain your relationship and provide your contact details.