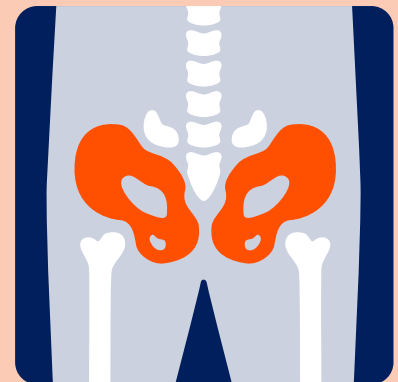
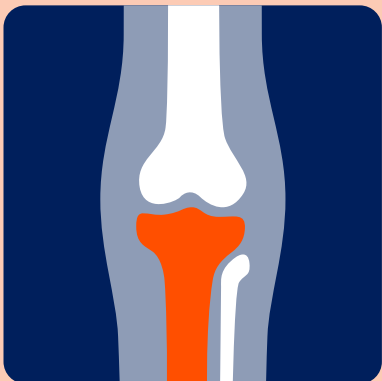
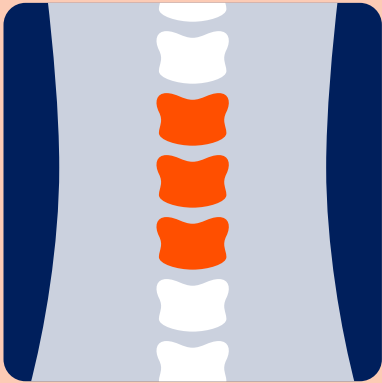


Fracture Cover

Broken bones? Lost income? **We've got you covered.**

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



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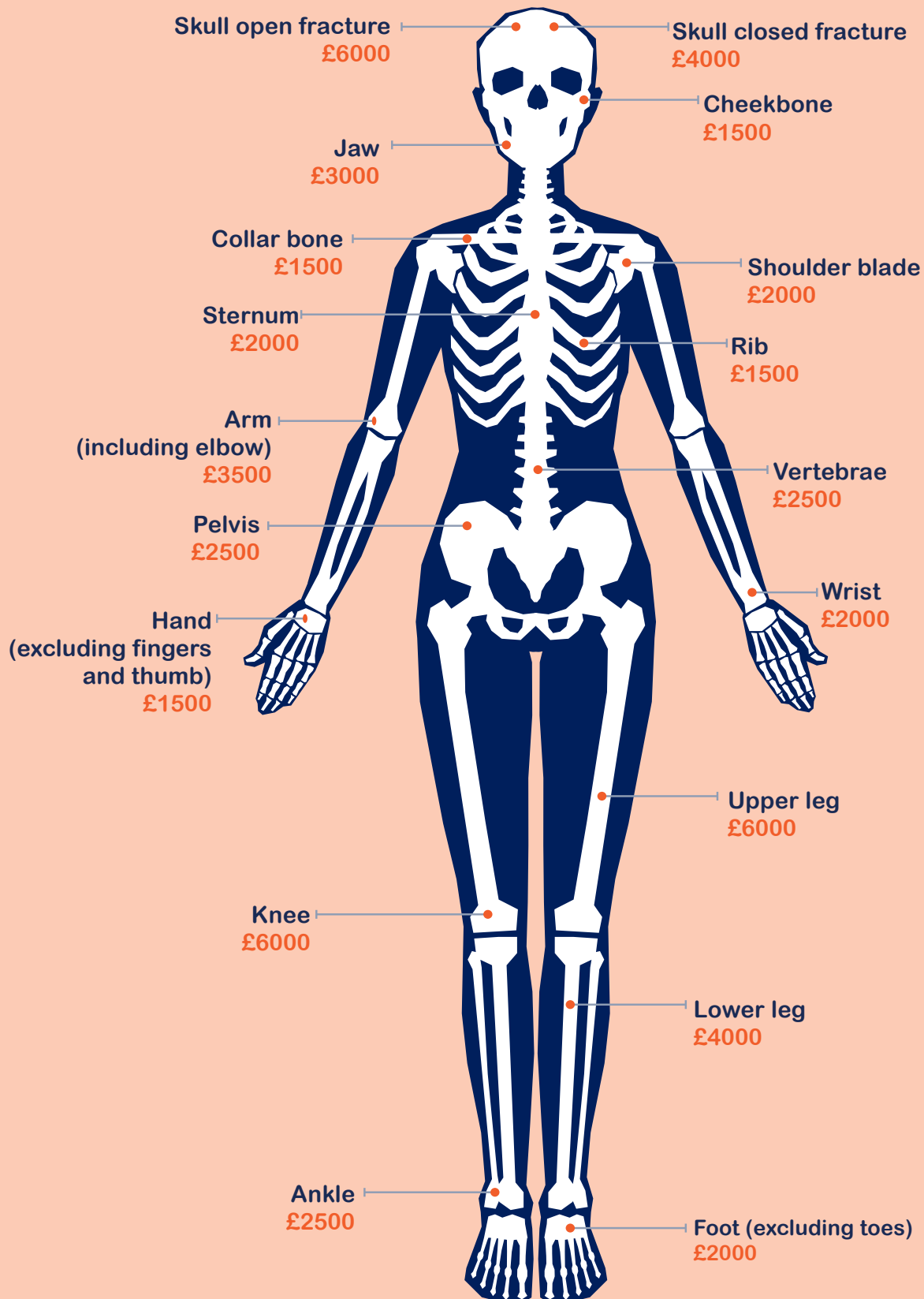
We all know that accidents happen, but we don't think you should suffer financially if they do. **For an additional cost, you can add Fracture Cover when you apply for a new British Friendly policy.** Fracture Cover provides you with a lump sum payment of up to £6,000 per policy year, with one claim payable within this time.

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What's covered?

Fracture Cover will cover a range of fractured bones, 18 in fact, from your head to your feet and lots in between. This diagram shows what you can claim for, and the lump sum you'll receive dependent on the bone you fracture. If you suffer multiple fractures, we'll pay out for the one with the highest value. And, the good news is, any lump sum you receive through your Fracture Cover will be paid on top of any benefits you may claim through your Income Protection policy.



What's not covered?

- ✗ We can't pay claims where you fracture the bone taking part in one of the following pursuits: Mountain boarding, parkour, cliff jumping, coasteering, 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.

Please refer to your policy Terms and Conditions for more information.



Fracture Cover is an optional benefit to your Income Protection policy and is not included as standard, nor can it be taken as a standalone product. Your Financial Adviser can advise whether this product would be suitable for you. For full details please refer to your policy Terms & Conditions.

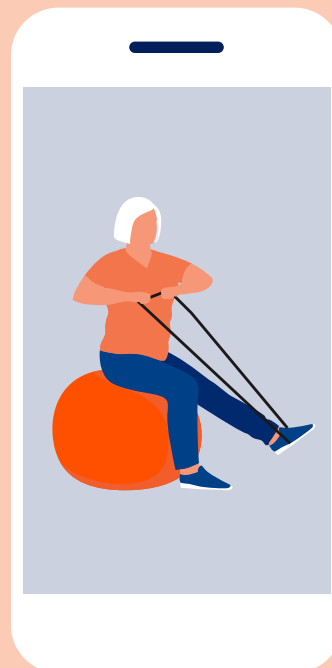
Fast access to additional benefits

Did you know, as a British Friendly member, you get access to our discretionary Mutual Benefits programme, at no extra cost?

Mutual Benefits offers additional health and wellbeing services through Symbio, a convenient smartphone app powered by HealthHero.

Through Symbio, you can book up to 6 physiotherapy sessions per policy year, plus unlimited digital GP appointments should you need further help following a fracture.

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



Got a question?

If you need some help, or have some questions, please get in touch. You can call our team on **01234 358344** or drop us an email at enquiries@britishfriendly.com.

British Friendly Society Limited is incorporated under the Friendly Societies Act 1992. Registered Office: 45 Bromham Road, Bedford MK40 2AA. Registered No. 392F. It is a member of the Association of Financial Mutuals. British Friendly Society Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority Ref: 110013.

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