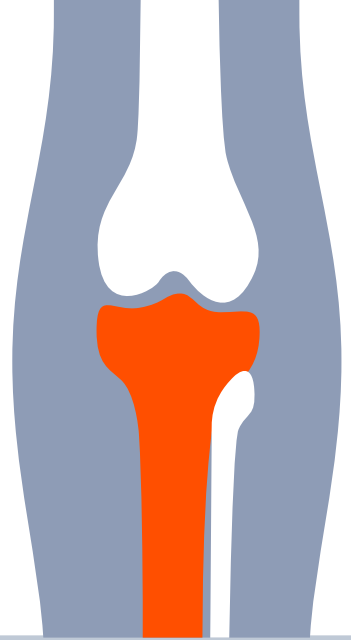


## Case Study

# Income Protection and Fracture Cover working together



In July 2024 a member got in touch to claim on their Income Protection policy and Fracture Cover benefit. Working as a horse groomer, an unfortunate kick from a horse left them with a fractured tibia and unable to work.

The member was able to claim on their Income Protection policy and Fracture Cover benefit. Through their Fracture Cover benefit an initial **£4,000** lump sum was received. Ten days later, after their deferred period had ended, we were able to pay their Income Protection claim of **£2,608**. As the member had a 4-week deferred period on their IP policy we couldn't pay until 10 days later. Total claim received of **£6,608** - demonstrating the value of their Income Protection policy and Fracture Cover benefit.



Sadly, no physiotherapy was offered by their GP, despite being unable to work after the expected recovery period. Through our third-party partner, British Friendly funded **ten weekly sessions** of private physiotherapy and the member was able to return to work in February 2025.

The member also had access to British Friendly's Mutual Benefits programme, which included **Symbio** an app powered by HealthHero. Symbio offers a suite of valuable support services, including remote GP, second medical opinions, physiotherapy and mental health sessions, plus expert advice covering finances, wellbeing, and sleep.

### Key Takeaways

- The member suffered a fractured tibia after a kick from a horse and was unable to work.
- The member was able to claim on their Income Protection policy and Fracture Cover benefit totalling a claim worth £6,608.
- British Friendly were proactive and able to fund 10 physiotherapy sessions to aid the member's recovery.