

# Who are British Friendly?

- We're an Income Protection provider specialising in flexible, affordable cover
- Founded in 1902, we have over a century of experience so you can feel safe that you are in good hands
- We are a mutual with no shareholders so we exist solely for the benefit of our members
- Because of our mutually inclusive cover, we welcome higher risk occupations – the people who we believe need Income Protection the most

## Key Selling Points

- Range of deferred periods and claim benefit periods
- No loadings for manual work, heights (up to 40 feet), specialist skills
- No automatic exclusions applied to cover with deferred periods of 4 weeks or more
- 10% discount applied following exclusions for full back or mental health
- Premium holiday option
- Range of Guaranteed Insurability Options
- Mortgage Payment Option enables benefit payments directly to mortgage lender
- Occupation Promise means customers can change occupation after policy starts and still be covered
- No limit to the number of claims
- Free automatic waiver of premium starts once claim has been accepted
- Optional Fracture Cover for an additional £4 per month, offering your clients a lump sum payment if they suffer a fracture of one of the specified bones covered
- Optional Children's Critical Illness Cover can be added for an additional cost, designed to pay a cash lump sum if your client's child is diagnosed with one of the listed critical illness conditions
- Access to our discretionary Mutual Benefits and BF Care programmes at no extra cost

## Protect

- Option of either level guaranteed premiums or guaranteed age-costed premiums
- Covers up to £100,000 pre-tax annual income (maximum benefit up to £57,000 per year)
- Choice of deferred periods from day 1 (guaranteed age-costed premiums until retirement only), week 1 (guaranteed age-costed premiums only) or 4, 8, 13, 26 or 52 weeks
- Choice of claim benefit periods from 1, 2, 5 years or until retirement
- Benefit guarantee up to £1,500
- Sick pay protection for teachers or NHS doctors, surgeons, nurses, midwives and dentists

## Breathing Space

- Age-costed guaranteed premiums
- Not financially underwritten at application or claim stage
- Benefit amount is not linked to level of income
- Cover up to £1,250 per month (£15,000 per year)
- Choice of deferred periods from 1, 4, 8, 13, 26 or 52 weeks
- Choice of claim benefit periods from 1 or 2 years

## Our Products

## Offer your clients more, at no extra cost.

Every British Friendly member can access our value-added benefit programmes, providing health and wellbeing rewards for your clients and their families, at no extra cost. For more details, please visit our website at <https://advisers.britishfriendly.com/value-added-services/>, email us at [support@britishfriendly.com](mailto:support@britishfriendly.com), or call us at 01234 358 344.

## Your Key Contacts

Our friendly Sales Team is here to support you.

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**BRITISH  
FRIENDLY**

It feels good to be covered



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