

# ADVISER GUIDE

An Introduction to British Friendly

For financial adviser use only.

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**Ali and Ian**

British Friendly members

**BRITISH  
FRIENDLY**

It feels good to be covered

# A friendly brand you can trust

At British Friendly, we have over 115 years of experience in providing Income Protection for those in need, especially the underserved communities such as self-employed and manual workers who we believe need cover the most.

We're also a mutual and have no shareholders to pay which means everything we do is for the benefit of our members. Our commitment to putting our members at the heart of all we do means we focus on paying as many claims as possible (96% paid over the last 14 years) and returning value to all our members through our discretionary Mutual Benefits programme.

We respect the value of good advice, which is why we aim to establish strong relationships with advisers who work with us to ensure you get the support you need to deliver the best outcomes for your clients.

## The principles behind the smile



Our principles are the values and beliefs that our business and culture are built on and measured by.

We apply our principles to everything we do from decision making, relationship building and everyday operations.

We hope our principles provide you with deeper insight into our business and help you work closer with us going forward.

# five reasons to choose British Friendly

We want your decision to recommend British Friendly to your clients to be an easy one.

**Here are five reasons we stand out from our competitors...**

## FIVE

We provide cover for up to 70% of your clients' annual taxable income up to a retirement age of 70 so your clients can maximise their level of cover.

## FOUR

We offer a range of deferred periods from day 1 to 52 weeks plus 1, 2 or 5 year payment periods so you can tailor your clients' cover to their needs and budget.

## THREE

We use a friendly and flexible approach to underwriting, applying own occupation definition throughout all our products so your client is covered specifically for the job they do.

## TWO

We provide additional discretionary benefits to all our members (both new and existing) at no additional cost so they can get everyday value from their policy whether they're claiming or not.

## ONE

We don't limit the number of claims that can be made on a policy and we consistently pay a high number of claims each year- 96% over the last 14 years and 94% in 2019.

# Easy to do business with

When you've made your decision to recommend your clients to British Friendly, we want your experience to be one that leaves both you and your clients smiling. After all, it feels good to be covered.

## Getting Started

We offer a quick and easy way to get quotes and to make an application online by visiting [advisers.britishfriendly.com](https://advisers.britishfriendly.com).

Our products are also available to quote on all of the major protection portals including IRESS, iPipeline, Weblin, Synaptic and LifeQuote.

## New to British Friendly?

Once you've completed your first quote with British Friendly and wish to submit an application, you will be prompted to register as a new adviser.

After you've completed a few details online, a member of our Sales Team will contact you to get you set up and ready to submit business.

## Case and Account Management

We provide a friendly and personal service to ensure you get all the support you need when you work with us. We will put you directly in touch with the decision makers so you can get answers quickly whether it's speaking to our Underwriting Team for presales advice or our New Business Team for application updates.

We have a dedicated team of National Account Managers and Partnership Support who will tailor our support to your requirements whether you need guidance at each stage in the application process or just occasional assistance.

Our Sales Team is also here to ensure we build strong lasting relationships through not only helping you grow your protection business, but also providing support to ensure your clients remain protected.

## Key Contacts

### Sales Team

01234 348 007

[sales@britishfriendly.com](mailto:sales@britishfriendly.com)

### Underwriting Team

01234 358 344 opt. 3

[underwriting@britishfriendly.com](mailto:underwriting@britishfriendly.com)

### New Business Team

01234 358 344 opt. 2

[support@britishfriendly.com](mailto:support@britishfriendly.com)

**[advisers.britishfriendly.com](https://advisers.britishfriendly.com)**

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## **British Friendly Society Limited**

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Twitter:

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