

# 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

## Our Products

### Protect

- Age-banded guaranteed premium rates
- Protects up to 70% of your client's pre-tax income
- Both Short Term and Long Term versions are available
- Benefit to age 70 (Long Term Protect) or 1, 2 or 5 year (Short Term Protect)

### Breathing Space

- Age-banded guaranteed premium rates
- Not financially underwritten at application stage
- Benefit amount is not linked to level of income
- Cover up to £288 per week
- 1, 2 or 5 year benefit options
- 1,4, 8 or 13 week deferred period options

### Key Selling Points

- All occupations priced the same
- No difference in price for smokers/non-smokers
- No loadings for manual work, heights, specialist skills
- No limit to the number of claims
- Premium holiday option for up to 24 months
- Range of support for financially vulnerable customers
- Our discretionary Mutual Benefits & BF Care programmes

### Mutual Benefits

Offers access to a range of benefits to our members at no extra cost including....

- Access to virtual GP consultations, physiotherapy, counselling and a second medical opinion through Square Health
- Access to Wills and Powers of Attorney at no extra cost
- Monthly Prize Draws, giving your clients a chance to win cash prizes of £100
- High street shopping discounts- through the LifeWorks app
- And much more!

## Your Key Contacts

Our friendly Distribution Team is here to support you, giving your clients the protection they deserve for their hard-earned income.

#### Senior National Account Manager (Midlands)

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# BRITISH FRIENDLY

It feels good to be covered



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