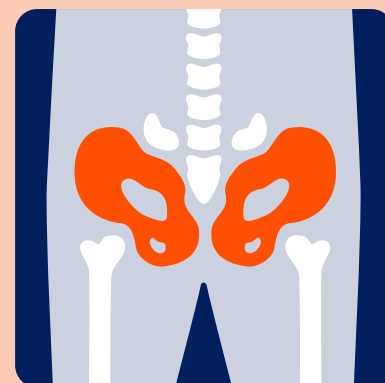
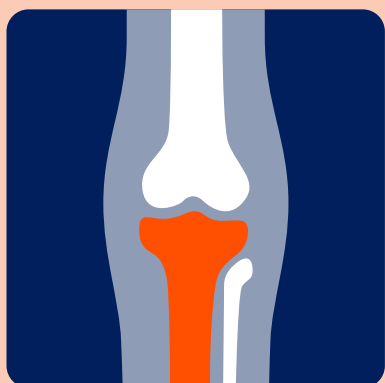
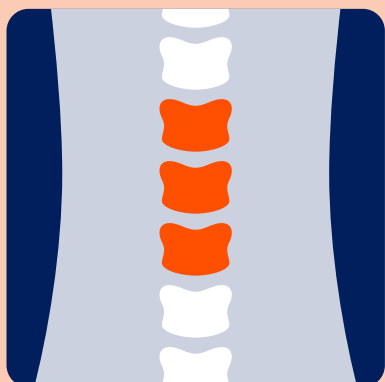


Fracture Cover

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

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



BRITISH
FRIENDLY

It feels good to be covered

“

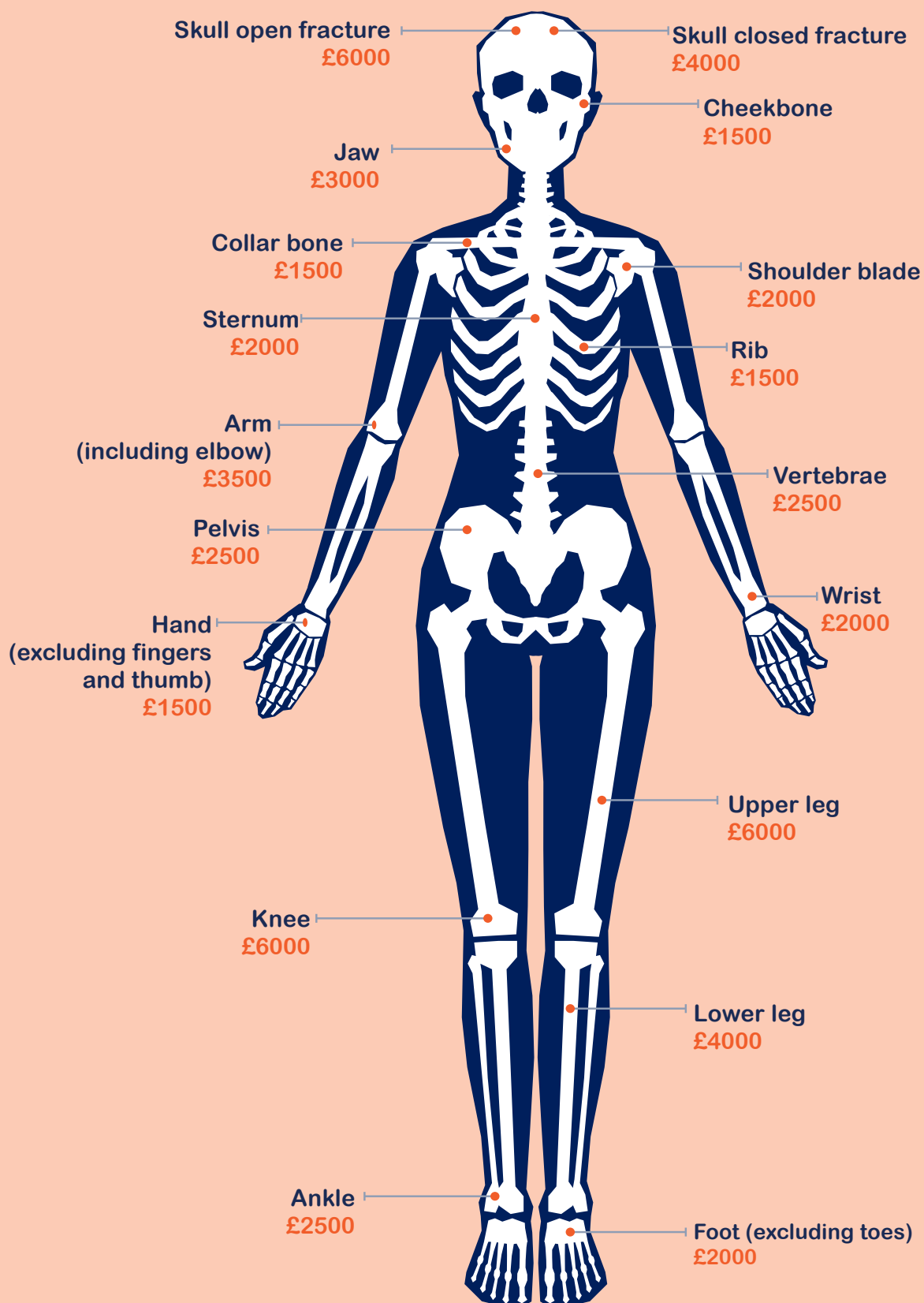
We all know that accidents happen, but we don't think you should suffer financially if they do. **For an additional £4 a month, you can add Fracture Cover when you apply for a new British Friendly policy.** Fracture Cover provides you with a lump sum payment of up to £6,000 per policy year, with one 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 all British Friendly members get access to our discretionary Mutual Benefits programme, at no extra cost?

Mutual Benefits allows you to access fast healthcare, straight from your smartphone so you can jump NHS queues and get the help you need fast. Our Clinic in a Pocket app, powered by Square Health, gives you access to up to six physiotherapy sessions per year, and unlimited virtual GP appointments, should you need any further help following a fracture.

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

