

Protecting your income starts with **you**

Why should you think about getting Income Protection insurance?

What is Income Protection?

Income Protection pays out regular weekly amounts to help replace lost earnings if you are unable to work due to illness, injury or disability.

Just imagine...

- You are injured
- +
- You are unable to work

How would you pay your bills and maintain your standard of living?



Consider your outgoings on a monthly

basis

Your income pays for...

- Sports
- Shopping
- Watching TV
- Dining Out
- Groceries
- Dinners
- Car
- Fuel
- Railcard
- Bills
- Mortgage
- Rent
- Childcare
- School
- Family

Members are at the heart of all we do... Our members have access to our inclusive discretionary member benefits

Mutual Benefits

Member are given access to our loyalty programme at no extra cost.

Death Benefit

26 weeks of benefit will be paid automatically upon the death of a policyholder. Terminal illness benefit option is also available.

Bereavement Benefit

13 weeks of benefit will be paid if partner, spouse or child dies. Terminal illness benefit option is also available.

Care Assistance Benefit

Fixed amount of £125 per week is paid for up to 26 weeks.

Recovery Support Benefit

Provides claimants with a cash lump sum when they return to work following a claim.

Why choose British Friendly?

Inclusive cover

For both employed and self-employed with flexible product options available for people with fluctuating income covering **up to 70%** of your pre-tax income.

1 premium rate for all occupations and cover is based on the job you do.



Tailored cover

We provide tailored cover to meet your needs and budget with benefit options either to retirement or 1,2 or 5 years.

over **96%**

We have paid over **96%** of claims of the last 14 years.

1902

We have 118 years of experience, so you can feel safe that you are in good hands.

We are owned and work for our members. This is why members are at the heart of what we do. It's also why we pay so many claims and add benefits for **all** our members.

Myth busters...

Myth 1:

I will be able to survive on state benefits for a while...

- Statutory Sick Pay only amounts to £95.85 a week for up to 28 weeks and is not available to self-employed people¹
- Employment Support Allowance is £73.10 a week²
- An average family in the UK spends £554.20 per week³

So would you be able to survive on £95.85 or £73.10 a week?

Source:
¹<https://www.gov.uk/statutory-sick-pay/overview>
²<https://www.gov.uk/employment-support-allowance/what-youll-get>
³<https://www.ons.gov.uk/peoplepopulationandcommunity/personalandhouseholdfinances/expenditure/bulletins/familyspendingintheuk/financialyearendingmarch2016>

Myth 2:

I am self-employed you won't cover me

- We specialise in providing Income Protection for the self-employed. We provide own occupation policies which means you're covered for the job you do.
- We price all our occupations the same so we won't charge you more than someone who is employed.