

BREATHING SPACE SALES GUIDE

Financial Adviser use only

If you want a flexible
Income Protection policy that
fits your needs and lifestyle...

...the feeling's mutual

Monique

Hairdresser,
British Friendly member



**BRITISH
FRIENDLY**

It feels good to be covered

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Why choose Breathing Space?

Breathing Space is affordable short term cover for your clients who may struggle to prove their level of income in the event of a claim. It gives your client some time to regroup when facing serious illness, accident or injury without having to worry about finances.

Because we're a mutual we pride ourselves on our flexible and inclusive approach – we do our best to help as many people as we can for whatever their requirements may be. That's why we provide 1, 2 or 5 year cover plus 4, 8 and 13 week deferred period options and we don't put any limit on the number of claims your client can make on their policy.

We have no occupation classes at British Friendly - we price all occupations the same so you and your clients can rely on getting a fair deal, even if they have unusual or more risky occupations like self-employed or manual workers.

We're also great for those just starting a new venture because we provide level premiums between the ages of 18-30, which is when your clients are most at risk if they are unable to work due to health reasons.

We only require proof that your client has had an income prior to their incapacity

Key Features

- Own occupation covers your client for the job they do
- No financial underwriting at application stage means no minimum hours required, only proof that your client has had an income prior to their incapacity
- Choice of claim period from 1, 2 or 5 years
- Choice of 4, 8 or 13 week deferred period
- Pays £125-£288 per week
- We don't factor in any other benefits your client is receiving (i.e. state benefits)
- No limit to the number of claims (see Terms and Conditions)
- Weekly payments directly to your client's bank account

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Our Underwriting Philosophy

Our Underwriting Philosophy stems from our enduring purpose:

A trusted and relevant provider of financial support in times of need

To achieve this we make paying claims our number one priority and this underpins our Underwriting Philosophy. As a mutual we seek to be inclusive and to offer terms to as wide a population as possible where clients have health histories or additional risk factors, we will look to offer exclusions or in certain cases loading of premiums to provide cover for as many people as possible.

Our policyholders are our members and therefore share in the success of the Society. We seek to treat all our members in the same way and for that reason we consider all occupations on an equal basis and, whilst we do take into consideration daily tobacco consumption and any pre-existing health risks such as asthma, chronic bronchitis etc., we do not automatically apply differential premium rates for smokers and non-smokers.

We also believe that the cover for which we underwrite should be of the highest quality and we therefore only do so on an own occupation basis.

British Friendly member case study

Helen

Age: 27

Occupation: Barber

"I took out my policy for me when I was 21 years old. In 2013, I was diagnosed with arthritis in my spine and I was unable to work as a Barber. I needed to claim for about 9 months because I needed physiotherapy and I was referred to an osteopath as well as a pain specialist. I was finally able to return to work in September but without my policy, I wouldn't have been able to pay my rent or bills. It put my mind completely at ease and knowing that your income is covered is a great help. It's the best insurance I've ever had, no hassle and they were there to help when I needed it."

We value personal service

At British Friendly, we value personal service and put you in touch with our key decision makers so you can get answers quickly for your clients.

Our Sales Team works hard to understand your business so we can help turn your clients into satisfied members. We also provide a choice of application journey options to suit the needs of your business and clients.

Visit our website advisers.britishfriendly.com to get a quote and begin an application.



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