

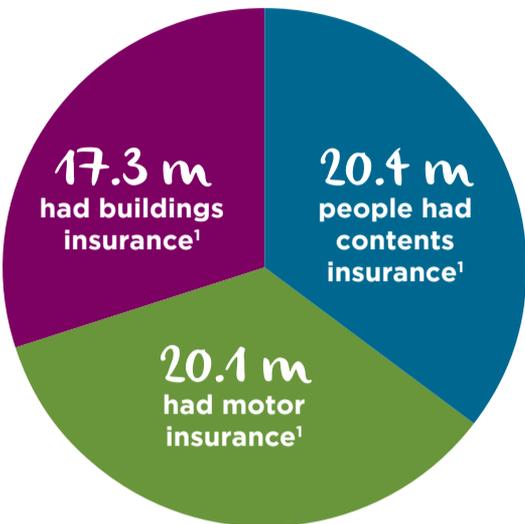
Why should I sell more Income Protection?

Income Protection pays your clients a regular income when they are unable to do their job because of sickness or injury.

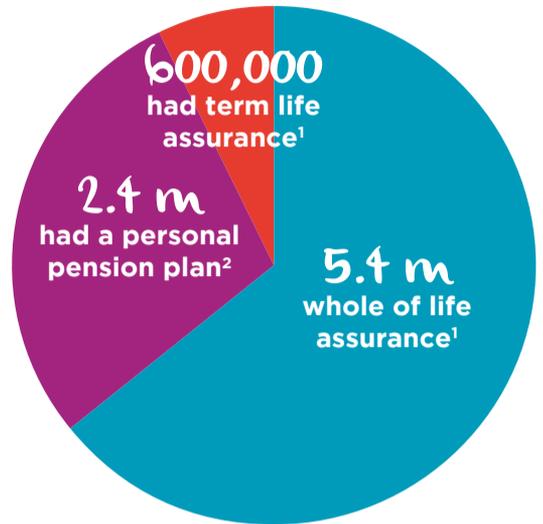
We believe Income Protection is the most valuable protection insurance because it protects your client's earnings when they're unable to work so they can still look after themselves, their family and their lifestyle.

Did you know...

Top 3 things people insure in the UK:



Top 3 protection and savings insurances in the UK:



VS.

Income Protection doesn't even make it in the top 3 since only 300,000 people had IP cover.¹

Take a look at the facts...

42.3% of individuals over 55 had to take a month or longer off work due to incapacity²

1 in 6 people aged 55+ have been out of work for at least 6 months at some point in their career due to incapacity²

2 in 5 workers get no more than a month's sick pay²

16% get no sick pay at all²

Top 5 sickness absences in 2017:



Critical Illness Cover is great, but won't often help in these situations.

How can British friendly help?

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

- 1 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.
- 2 We offer a **range of deferred periods from day 1 to 26 weeks plus 1, 2 or 5 year payment periods** so you can tailor your clients' cover to their needs and budget.
- 3 We use a friendly and flexible approach to underwriting from applying **own occupation definition throughout** all our products so your client is covered specifically for the job they do to **not restricting your clients with any standard or maximum number of exclusions**.
- 4 We provide **discretionary Mutual 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.
- 5 We **don't limit the number of claims that can be made on a policy** and we pay a high number of claims - **96.7% over the last 12 year and 92.4% in 2017**.



Are your clients covered for every eventuality?

Start by covering their income.

Sources:

1. ABI Analysis, Office for National Statistics, Department for Environment, Food and Rural Affairs (2016). Living Costs & Food Survey (2014). <https://www.abi.org.uk/globalassets/sitecore/files/documents/publications/public/2017/keyfacts/keyfacts2017.pdf>
2. Drewberry 2017 Protection Survey, <https://www.drewberryinsurance.co.uk/knowledge/research/2017-protection-survey> (poll of 1,820 workers across the UK)
3. <https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/employmentandemployeetypes/datasets/sicknessabsenceinthelabourmarket>

Contact Our Sales Team

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BRITISH FRIENDLY

It feels good to be covered