

# BF Care

## Real life claim stories

BRITISH  
FRIENDLY

It feels good to be covered

BF Care is a programme of discretionary benefits designed to provide financial support through life changing events for you and your family at no extra cost.

Here is a summary of the benefits we offer alongside real life claims stories which reveal the valuable support we provide to our members and their families.



### A real life claim.

Sarah\*, a self-employed childminder, took out a short term Income Protection policy with British Friendly in May 2017.

In November 2018, she was diagnosed with breast cancer and she claimed on her IP plan with us during her treatment.

In January 2020 her husband, David\*, got in touch to let us know that Sarah had sadly died. We paid out £6,038.94 – money to help Sarah's family in time of need.

### Death Benefit

#### What is it?

A lump sum paid if you die while you have a policy with us, **paying 26 times your weekly benefit.**

You can also nominate up to 4 beneficiaries to receive a proportion of this payment, giving you peace of mind that your loved ones will get some financial support if you die.

Here's an example of the support this benefit can provide...



### Bereavement Benefit

#### What is it?

A lump sum paid if your partner/spouse or child (up to the age of 18) dies while you have a policy with us. **This benefit pays 13 times your weekly benefit.**

We know not everyone is able to take enough time away from work in the event of losing a loved one because of financial pressures. This benefit is designed to enable you to take some time out to grieve, to help contribute towards funeral costs and anything else that might help you cope.

Here's an example of the support this benefit can provide...



### A real life claim.

Gary\*, an electrical engineer, took out a Short Term Protect policy in May 2019.

In March 2020 Gary's partner, Caitlin\* became very sick with pancreatic cancer. In May 2020 Gary rang to let us know that Caitlin had died. We paid Gary £3,248.96 in Bereavement Benefit.



### A real life claim.

Meera\*, a bookkeeper, took out a Short Term Protect policy in February 2017.

In March 2018, Meera developed symptoms of bowel cancer and began her claim with us. In April 2020, Meera learned that her bowel cancer had progressed and she had less than a year to live. We paid her £6,000.02 in Terminal Illness Benefit.

Additionally, we waive the deferred period for members who are diagnosed as being terminally ill, so that they don't have to wait for their income protection benefit to be paid.

## Terminal Illness Benefit

### What is it?

A lump sum paid to you if you or your partner/spouse or child (up to the age of 18) are diagnosed with a terminal illness and have less than 12 months to live.

Terminal Illness Benefit is designed to replace the Death Benefit or Bereavement Benefit. This means that if you are terminally ill or have a terminally ill partner/spouse or child the Death Benefit or Bereavement Benefit payment can be made in advance of death instead of after a death giving you more flexibility around what that money is used for.

Here's an example of the support this benefit can provide...



## Care Assistance Benefit

### What is it?

A fixed weekly benefit of £125 paid to you if your partner/spouse or child (up to the age of 18) or parent/parent-in-law needs at least 35 hours a week of full-time care for at least 4 consecutive weeks due to medical reasons.

Benefit is payable following a 4 week deferred period for up to 26 weeks if your partner/spouse or child needs care, and up to 13 weeks if your parent/parent-in-law needs care. This benefit is not available if your loved one is already receiving care or has a condition that will result in full-time care on the date your cover started.

You do not need to stop working in order to make a claim on this benefit.

According to Carers UK<sup>1</sup> there could be 13.6 million unpaid carers in the UK, many of whom will face financial difficulties as a result. This benefit is designed to help with some of that financial pressure by giving you the option to take time away from work to provide care yourself or by giving you some extra money to put towards professional care instead.

Here's an example of the support this benefit can provide...



### A real life claim.

Jill\*, a self-employed physiotherapist, took out a Short Term Protect policy in June 2016.

In December 2019, Jill got in touch with us to let us know that her husband, Patrick\*, was suffering with bowel cancer and she was now his full-time carer.

After she filled in a claim form and provided evidence from her husband's GP, we were able to pay Jill weekly payments of £125 from December 2019 until the start of June 2020 paying a total of £3,392.35 to help with Patrick's care.

<sup>1</sup>[https://www.carersuk.org/images/CarersWeek2020/CW\\_2020\\_Research\\_Report\\_WEB.pdf](https://www.carersuk.org/images/CarersWeek2020/CW_2020_Research_Report_WEB.pdf)



### A real life claim.

Josie\*, an office administrator, took out a Short Term Protect policy in July 2019.

In December 2019, she got in touch with us to make a claim as she had been recently diagnosed with breast cancer.

She claimed due to this illness between December 2019 and June 2020. After

Josie was able to return to work, we paid £553.84 Recovery Support Benefit to her.

## Recovery Support Benefit

### What is it?

A lump sum equal to 4 times the weekly benefit paid to you when you return to work after claiming on your Income Protection policy for at least 26 weeks.

This benefit is designed to help you with your recovery as well as helping with any financial pressure you face before you get paid again after returning to work after a long claim. This is particularly helpful if you're self-employed as it could take a bit of time to build business back up after being off work for an extended period of time.

Here's an example of the support this benefit can provide...



## Want to learn more about BF Care?

Read our [BF Care Guide](#) for a more detailed overview and how to get in contact with us.

\*These are real life member stories, but we have changed the names to protect our member's identities.

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