

BRITISH FRIENDLY

It feels good to be covered

The British Friendly Income Protection Guide

Your easy, interactive guide to working with us
and writing quality Income Protection business
for your clients.



Introduction

When you're starting a working relationship with a protection provider, the last thing you want to do is leaf through hundreds of sales tools, literature and material just to learn the basics about what they offer your clients.

That's why we've created this interactive British Friendly Income Protection guide to help get you up to speed as quickly as possible so you can get back to what you do best, protecting your clients.

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For ease of navigation you can click any heading below to skip forward to that chapter of the guide.

Introduction and Contents

Who We Are

A Background to British Friendly.

Why Income Protection

What is IP and why should you recommend it?

Key contacts and communication

Meet the Sales and Marketing Team, learn about other key contacts across all areas of our business and find out about key communications you'll receive.

Product focus

Learn about our products and our key selling points.

Mutual Benefits and BF Care

Learn about our added-value benefits, available to your clients at no extra cost.

Submitting Business and Commission

A guide to our Quote and Apply system and Commission queries.

Client Care

A guide to Premium payments, Arrears and our Claims process.

Our Top Tips

Sales tools and resources to help bring Income Protection to life.



Throughout this guide you'll see a tick box icon – part of our Interactive Checklist which you can use to keep track of your progress and tick off each chapter once you've completed it.

Who We Are

At British Friendly, we've been providing Income Protection for those in need since 1902. Income Protection is the only product we sell as we feel it's the most important insurance product that working people need.

We're also a mutual and have no shareholders to pay which means everything we do is for the benefit of your clients, who become our members when they start a policy with us.

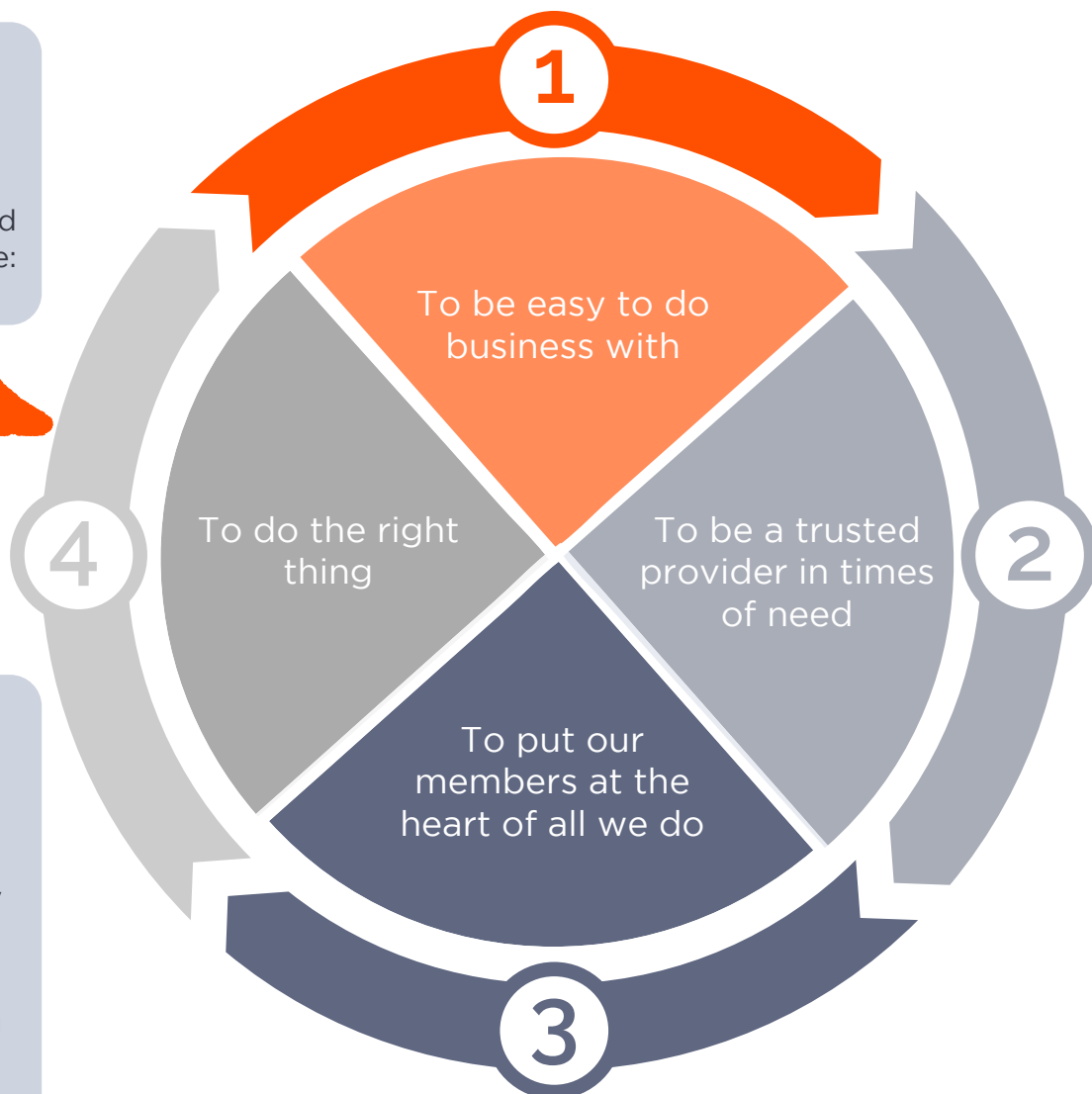
Our commitment to putting our members at the heart of all we do means we focus on paying as many claims as possible (**on average 95% paid over the last 16 years**) and returning value to our members through our discretionary Mutual Benefits and BF Care programmes (**more about them later**).

Our Principles

Our principles are the values and beliefs that our business and culture are built on and measured by. They are:

We apply our principles to everything we do from decision making, relationship building and everyday operations.

We hope our principles provide you with deeper insight into our business and help you work closer with us going forward.



Now you should know a bit more about who we are – so that's one thing to tick off the list!

Tick to complete '**Who we are**' chapter

Why Income Protection?

The one protection policy every working adult in the UK should consider is the very one most of us don't have – Income Protection

- Which?



To bring Income Protection to life for your clients why not show them our 'What is IP' sales tool?. You can view it [here](#).

Whether you've sold hundreds of policies or you're new to Income Protection, we're here to help you start conversations with your clients about the value of this amazing product.

What is Income Protection?

Income Protection helps provide financial peace of mind that their income is protected if they ever lose income due to illness or injury. With Income Protection your clients can claim a weekly or monthly benefit payment, providing them with an income if illness or injury stops them working and earning their income.

At its most basic level, this helps your clients pay their bills and put food on the table for their loved-ones while they recover. But it can also ensure they don't need to dip into well-earned savings and they can maintain the lifestyle they've worked so hard to achieve.

Consider the things your client's income pays for...

- Sports
- Shopping
- Watching TV

- Dining Out
- Groceries
- Dinners

- Car
- Fuel
- Railcard

- Bills
- Mortgage
- Rent

- Childcare
- School
- Family

Why should I recommend Income Protection to my clients and how is it different to Critical Illness and Term Assurance?

Though Critical Illness and Term Assurance policies pay out lump sums upon diagnosis of a specific critical illness or death, they wouldn't offer protection for loss of income due to incapacity for more common day to day ill-health or injury reasons that prevent you from working.

According to Swiss RE clients are 26 times more likely to be incapacitated and off work for six months than die before 65* and most of these will be for illness or injuries that wouldn't be covered by a Critical Illness plan.**

Something as simple as a broken leg can cause workers real financial hardship if they can't work and earn an income while they recover. With Income Protection you can protect them against this very real risk, fulfilling your duty of care to your clients.



Great work! You're well on the way to becoming an Income Protection expert!

Tick to complete 'Why Income Protection' chapter

*<https://www.covermagazine.co.uk/feature/2433388/insights-visit-income-protection>

**https://www.moneysupermarket.com/life-insurance/critical-illness/?source=GOO-OX0000048C2D9DD150&gclid=Cj0K-CQjw1ZeUBhDyARIsAOzAqQKCC9Wwuqh5qIGPFYVB3va_r_NhDqry1d3ajFPcH-AKKQltvJreJKUaAu3eEALw_wcB&gclsrc=aw.ds

Key Contacts and Communication

Key Contacts for Underwriting and Pre-sales Support

Our pre-sales telephone line provides intermediaries with access to an Underwriter who will provide a provisional decision based on the information provided.

Applications are submitted electronically and any applications which are not automatically accepted will be reviewed by an Underwriter.

Our Underwriters seek to make a decision as quickly as possible and we're always prepared to review a decision if more information is provided.

You can get in touch with our Underwriting Team for pre-sales or Underwriting queries with the contact details below:

Key Contact for Underwriting

You can get in touch with our Underwriting Team for pre-sales and Underwriting queries with the contact details below:



Underwriting e-mail:

underwriting@britishfriendly.com

Pre-sales e-mail:

presales@britishfriendly.com



01234 348 007

Key Contacts for New Business

For queries about the progress of an application in progress you can contact our New Business Team using the details below.



support@britishfriendly.com



01234 348 007

Key Contacts for Member Services

For queries about your clients' policy once it is in force you can contact our Member Services Team using the details below.



enquiries@britishfriendly.com



01234 348 007

Key Contacts for Claims

For claims queries you can contact our Claims Team using the details below.



claims@britishfriendly.com



01234 348 007

Regular Communications

You'll receive e-mails from us at least once a month designed to add value to you and help you recommend our Income Protection products to your clients.

Key Contacts for Sales and Marketing

We have a team of National Account Managers and Partnership Support Executives who will tailor our support to your requirements whether you need guidance at each stage in the application process or just occasional assistance.

Our Sales Team is also here to ensure we build strong lasting relationships through not only helping you grow your protection business, but also providing support to ensure your clients remain protected. To contact our Sales and Marketing Team please call **01234 348 007** or e-mail **sales@britishfriendly.com** (Sales) or **marketing@britishfriendly.com** (Marketing).

At British Friendly we value the personal touch, which is why wanted to introduce you to the key people who can help you recommend and set up Income Protection cover for your clients.

Meet the Sales Team



Natalie Summerson

Sales and Marketing Director

Natalie joined British Friendly in June 2021, having spent over 20 years in the Individual Protection industry. In her spare time she enjoys going to the gym and watching the local rugby.



Adam Shipton

Head of National Partnerships

Adam joined British Friendly in January 2018 after spending the majority of his 19 year long Financial Services career at Legal & General. Most weekends you can find Adam either on the golf course, watching West Ham or spending valuable time with his lovely wife and daughter.



Debbie Bonser

Key Account Manager

Debbie joined British Friendly in October 2017 and has worked in Financial Services for over 30 years, as a Mortgage Adviser but mostly in business development/consultancy roles for protection providers. When she's not walking the dog or out on her bike, Debbie is looking after her family, which includes her mum, Marjorie, the infamous knitter of the unofficial British Friendly Bear mascot.



Adam Rowles

Telephone Account Manager

Adam has been with British Friendly since January 2019, prior to this Adam worked has worked in Recruitment and Estate agent roles. In his spare time you will most likely find him walking his dog Lottie with his wife or watching his favorite football club Liverpool.



Raj Kang

Telephone Account Manager

Raj joined British Friendly in 2022 and has over 10 years experience in financial services, primarily in mortgages and protection. Raj has worked for Lloyds, Countrywide and TSB as a Mortgage Adviser and quite recently with SBI UK. In his spare time Raj keeps fit at the gym and enjoys watching movies with his family.



Georgia StLedger

Telephone Account Manager

Georgia joined British Friendly in September 2017. Georgia has worked in different industries before joining the insurance industry in 2017. In her spare time Georgia teaches yoga, likes to get outdoors and enjoys making up new recipes, sweet and savoury, in the kitchen.



Katie Perry

Partnership Support Manager

Katie joined British Friendly in June 2018 and has over 15 years experience within sales and customer service. In her spare time Katie enjoys spending time with family, friends and travelling whenever possible.



Lewis Donald

Partnership Support Executive

Lewis' career with British Friendly started with summer work over several years, during which time he gained experience working in various departments within the business. After leaving school Lewis joined the Partnership Support team in November 2018 and has built up a strong knowledge of the sales sector. In his spare time Lewis likes to follow his favourite football team West Ham United with his family, he is also a keen golfer and plays several rounds a week with his friends.

Meet the Marketing Team



Meredith Ilman

Head of Marketing

Meredith joined British Friendly in January 2015 and has over 10 years experience in marketing across various sectors including Financial Services, Wellbeing and Fleet Management. In her spare time, Meredith enjoys playing tennis, being outdoors, baking, DIY projects, travelling back home to the US and, most importantly, spending quality time with her husband and her 2 year old son.



Pouja Ram Barot

Digital Marketing Executive

Pouja joined British Friendly in November 2016 and has 5 years marketing experience, predominantly specialising in digital marketing and graphic design. In her spare time Pouja enjoys spending time with her huge family, eating desserts and watching crime thrillers.

Now you should feel well supported knowing which friendly member of our team you can contact if you ever need help!

Tick to complete 'Meet the Team' chapter

Product focus

We aim to be an inclusive provider with product offerings that cater for a wide range of clients. We specialise in offering quality and competitive Income Protection to more manual occupations, key workers and self-employed workers, those who have traditionally been overlooked by mainstream providers but who we feel need cover the most.

We offer two main product types Protect, which is linked to earnings and Breathing Space which is not linked to earnings and provides more flexibility for clients with fluctuating income. For an at a glance guide to our products take a look at our 'Who are British Friendly flyer' or discover more below.

Protect

Who is this product designed for?

This product is designed to replace income lost if the customer is unable to work due to illness or injury.

It is available on either up to retirement or with a choice of limited benefit terms which provide a more affordable option for clients who need cover for shorter claim periods or are on a limited budget.

Key features include:

- ☒ Option of either level guaranteed premiums or guaranteed age-costed premiums
- ☒ We will cover your client for up to 65% of the first £60,000 of their yearly income before tax and then 45% up to a maximum of £100,000 (maximum benefit up to £57,000 per year/£4,750 per month)
- ☒ Choice of benefit periods from short term (1, 2 or 5 years) or until retirement
- ☒ No limit to the number of claims allowed
- ☒ Maximum policy end date age of 70
- ☒ Choice of deferred periods from day 1 (guaranteed age-costed premiums until retirement only), week 1 (guaranteed age-costed premiums only) or 4, 8, 13, 26 or 52 weeks
- ☒ Benefit guarantee up to £1,500
- ☒ Indexation option available
- ☒ Automatic waiver of premium starts once claim has been accepted
- ☒ Sick pay protection for teachers or NHS doctors, surgeons, nurses, midwives and dentists
- ☒ Range of Guaranteed Insurability Options
- ☒ Mortgage Payment Option
- ☒ Occupation Promise
- ☒ Premium Holiday



HELPFUL TIPS

For a more detailed view of Protect, read the Protect Product Profile [here](#), the Protect Policy Summary [here](#), the Protect Terms and Conditions [here](#).

Breathing Space



Who is this product designed for?

Breathing Space is designed to replace income lost if your client is unable to work due to illness or injury.

It is particularly suitable for clients who may struggle to prove their level of earnings in the event of a claim such as newly self-employed, casual, part time workers, gig economy workers or people with irregular income.



For a more detailed view of Breathing Space, read the Breathing Space Product Profile [here](#), the Policy Summary [here](#) or the Terms and Conditions [here](#). To view our Breathing Space product flyer click [here](#).

Key features include:

- ☒ Age-banded guaranteed premium rates
- ☒ No financial underwriting at application stage – the client must only provide proof that they have an income at claim stage
- ☒ Maximum Benefit of £15,000 per year (£1,250 per month)
- ☒ Choice of 1, 2 or 5 years limited benefit periods
- ☒ No limit to the number of claims allowed
- ☒ Maximum policy end date of 70
- ☒ Choice of 1, 4, 8, 13, 26 or 52 week deferred periods
- ☒ No occupation ratings – all occupations pay the same premium
- ☒ Indexation option available
- ☒ No minimum hours worked
- ☒ Automatic waiver of premium starts once claim has been accepted
- ☒ Range of Guaranteed Insurability Options
- ☒ Mortgage Payment Option
- ☒ Occupation Promise
- ☒ Premium Holiday

Now you should be a British Friendly product expert!

Tick to complete 'Product Focus' chapter

What's the difference between level guaranteed and guaranteed age-costed premiums?

Level guaranteed premiums will stay the same for the whole of the policy. The only reason they will go up is if your client makes certain changes to their policy or chooses increasing cover.

Guaranteed age-costed premiums go up in line with your client's age. These will typically start lower than a level guaranteed premium, but then increase as your client gets older and your client will still have the certainty of knowing how much they'll go up by each year.



For a detailed long-term premium comparison, we can show you how our age-costed premiums compare with level premiums for your clients using our Age-Costed Vs Level Premium calculator. Simply e-mail marketing@britishfriendly.com and we'll be able to arrange a demonstration or send you a price comparison between a level premium quote and a guaranteed age-costed premium quote.

Mutual Benefits and BF Care

Value-added benefits that give your clients more than just Income Protection

At British Friendly our inclusive approach to Income Protection means that we're keen to enhance our cover with additional benefits that give your clients extra value from their policy with us and help them look after their families too.

The main way we do this is by offering additional benefits to your clients at no extra cost through our discretionary Mutual Benefits and BF Care programmes.

Mutual Benefits

Everyday health, wellbeing and rewards for your clients and their families at no extra cost

Benefits include:

Clinic in a Pocket

Fast access to healthcare services for your clients and their families

- Unlimited Digital GP Consultations
- 6 Physiotherapy Sessions
- 6 Mental Health Support Sessions
- 2 Second Medical Opinions
- 1 Health Check

Services are allocated on an annual basis. To access them, your clients can download the Clinic in a Pocket app, select 'register' and enter the pin sent to them in their Activation Invite or Activation Guide.

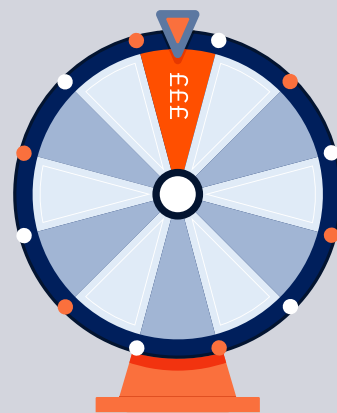


Cash in your Pocket

A chance to win £100 cash every month

- Monthly cash draws
- 5 random winners of £100 each
- Paid directly into your client's bank account
- No limit to the number of times your client can win

Your client will be automatically entered into our prize draws every month if they are up-to-date on their premium payments.



Click [here](#) to learn about the full-range of our Mutual Benefits programme.

BF Care

Our second discretionary programme BF Care is designed to provide greater financial support and peace of mind to members and their families in the event of life changing events and is automatically included as part of your client's policy at no extra cost.

BF Care provides additional financial support through life-altering events such as the death of a loved-one or returning to work after a long-term claim.

This programme is just another way that we are giving back to our members and supporting them when they need us most. You can see a short summary below or you can learn more in our BF Care Brochure [here](#).

Care Assistance Benefit

Adjusting to a loved-one needing full-time care can be stressful, especially when it also means dealing with disruptions to working patterns and additional costs for assistive devices, treatments or hospital charges.

This benefit covers members whose partner/spouse, child (up to age 18) or parent/parent in law needs at least 35 hours a week of full-time care for 4 weeks or more. You don't have to be the one providing the care or have to stop working to be eligible to receive this benefit. A claim cannot be made if at the time the policy started your loved-one already required care or had a condition that would lead to the need of care.

It provides a fixed benefit of £125 per week paid for up to 26 weeks (for partner/spouse or child) or 13 weeks (parent/parent in law).

Death Benefit

Death Benefit provides a lump sum equal to 26 weeks of an insured member's Income Protection benefit and is paid following their death. Although this benefit is not a substitute for life insurance policies, it offers a bit of support for your client's family at a time of need.

Bereavement Benefit

Bereavement Benefit provides a lump sum equal to 13 weeks of an insured member's Income Protection benefit and is paid following the death of their partner, spouse or child (up to age 18). Although this benefit is not a substitute for life insurance policies, it offers a bit of support for your client's family at a time of need.

Recovery Benefit

Returning to work after extended sickness or injury can be tough both emotionally and financially.

It's hard enough getting back into a work routine, let alone managing your finances when you may not get paid for a while after your claim has ended.

Our discretionary Recovery Support Benefit for all insured members provides claimants with a cash lump sum when they return to work following a claim of 26 weeks or more. This lump sum is equal to 4 times the member's last weekly benefit payment.

Terminal Illness Benefit

Terminal Illness Benefit is an advance payment of the member's death benefit (26 times their weekly income protection benefit) or an advance payment of the member's bereavement benefit (13 times their weekly income protection benefit).

This benefit is payable if your client or their partner/spouse or child (up to age 18) receives a terminal diagnosis (an illness or condition which is expected to lead to death within 12 months).

Now you're in a great position to show your clients the full range of inclusive benefits we offer with our Income Protection plans.

Tick to complete 'Mutual Benefits and BF Care' chapter

Submitting Business and Commission

Demystifying our online Quote and Apply journey and Adviser Portal

We offer a quick and easy way to get quotes and to make an application online by visiting advisers.britishfriendly.com.

Our products are also available to quote on all of the major protection portals including IRESS, iPipeline, Weblane and LifeQuote. You also have the option to book a telephone interview with a trained nurse, helping complete the detailed medical questions with your client after a set of initial questions have been completed online.

Your guide to commission and clawback



If there is commission owed to you, you will receive a statement confirming the amount you can expect to receive. If there is clawback payable this will also be confirmed in a statement on a weekly basis.

For more details about our commission, see Schedule 2 of our Terms of Business.

Once a plan is on risk, how long does it take for commission to be paid?

If the policy is put in force before Monday at 5pm it will be paid to the authorised firm's bank account on the Thursday of the same week. If the policy is set in force later than 5pm on a Monday then the commission will be paid the following week.

Clawback

If your client cancels their policy or lapses within the agreed clawback period, then a proportion of commission will be due to British Friendly Society Limited. If your statement shows there is a clawback due to us, this will be deducted from your next commission payment. In the absence of any future commission payments, please contact us to arrange payment of any clawback.

Our bank details are:

Sort code: 60-02-13

Account number: 51326418



Now you're ready to submit business and earn commission!

Tick to complete '**Submitting Business and Commission**' chapter

Client Care

Here's some information to help your client and fulfil your duty of care once their policy with us is up and running.

Premium Payments

Once your clients' policy goes live they will pay a regular monthly premium throughout the term of the policy by direct debit. Advance notification of the first premium collection date and amount will be sent with your client's policy documentation.

They can choose the day that their premiums are paid – any day from the 1st to the 28th of the month.

Arrears

If your client misses a premium payment their policy will go into arrears. While their policy is in arrears they will not be able to claim unless their missed premiums are paid in full. After 4 missed payments the policy will be cancelled.

Click [here](#) to learn how we can support your clients through financial difficulties and help them keep their policy, even if they fall into arrears.

Annual Statements

We write to your clients at the end each year to remind them of the value of their cover, if their premiums are entering a new age band (guaranteed age-costed policies only) or their cover is increasing in line with RPI.

This is a great opportunity to re-engage with your clients to reinforce the value of their cover and make the most of their policy.



Our Claims Process

Paying claims is our number one priority which is why we want to be transparent about how your clients make a claim with us if illness or injury strikes.

- ✓ Your client will first need to complete a claims enquiry form on our member website [here](#), under the 'Claims Enquiry' heading.
- ✓ We'll then get in touch and send them a claims form for them to complete and return.
- ✓ We will assess and confirm whether we will be able to accept their claim.
- ✓ If their claim is accepted we will pay their claim through a weekly or monthly benefit payment into their bank account until they recover or their benefit period ends.

Now you can rest assured that your clients are in safe hands with us and you're clear about how our processes work.

Tick to complete '**Client Care**' chapter

Our Top Tips



Promoting Income Protection and CPD content

Here are a few easy ways we can help you while speaking to your clients about our Income Protection products with resources designed for both you and your clients.

Our Adviser Toolkit

Our online Adviser Toolkit provides you with easy to use content to help bring Income Protection to life for your clients.

Explore our Adviser Toolkit [here](#).

Our Value-Added Services Webpage

Full details and sales tools about our discretionary Mutual Benefits and BF Care programmes are available on our Value-Added Services webpage on our adviser website.

Explore our Value-Added Services Webpage [here](#).

Key Sales Tools

What is Income Protection? (PDF)

A client-facing, plain English guide to Income Protection and its value, great for sharing with clients after an initial meeting. Click [here](#) to view.

Why British Friendly (PDF)

A 'at a glance' guide to our products and key selling points. Click [here](#) to view.

Neil's Story (video)

A powerful case study video reinforcing the value of Income protection through the story of Neil, a self-employed bathroom fitter who we supported through his battle with Bowel Cancer. Click [here](#) to view.

BMI Guide

We've created a BMI guide to help give you more pre-sales information and learn our typical stance on different BMI levels. View our BMI guide [here](#).

Occupation Guide

Our Occupation Guide gives you extra clarity on our stance on different occupations, helping you manage client expectations. View the guide [here](#).

Protect Non-medical Limits Guide

We've created a guide which provides the medical evidence we require by age and benefit amount. View our new Occupation Guide [here](#).

Or for tailored CPD support why not book a webinar with your National Account Manager? E-mail sales@britishfriendly.com or give us a ring on **01234 348 007** to request a webinar.

Templates to send to clients

Suitability wording

Here is some standard wording you can tailor and send to your clients to confirm the details of the policy they've chosen and why it is suitable for their protection needs.

Click [here to view](#) the Protect Template.

Click [here to view](#) the Breathing Space Template



Now you can arm yourself with a whole range of resources to help reinforce your Income Protection recommendation.

Tick to complete 'Top Tips' chapter

Congratulations!

Thank you for taking the time to complete our induction programme and discover what we have to offer you and your clients through your British Friendly Income Protection guide.

Feel free to keep hold of this document and have another look if you ever need a refresh.

Please stay in touch and don't hesitate to contact us if there's anything at all we can help you with.

E-mail: sales@britishfriendly.com

Phone: 01234 348 007

Yours in partnership,

The British Friendly Team



British Friendly Society Limited

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sales@britishfriendly.com

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British Friendly Society Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Registration number 110013). A member of the Association of Financial Mutuals. The Society is incorporated under the Friendly Societies Act 1992. Registered No. 392F. Registered Office: 45 Bromham Road, Bedford MK40 2AA.

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