

Support for members facing financial difficulties



We know times are tough - but here's how we can help

We recommend that you speak to your adviser if you are unsure about how these options impact you and your policy.

Option 1

Set up a Premium Holiday

If you haven't missed any premiums yet, or if you're able to pay off the premiums you have missed, you may be able to take a Premium Holiday.

This suspends your cover for a set period and means you won't need to pay any more premiums until you're back on your feet. Suspending cover means you will not be able to make a claim for illness or injury during the Premium Holiday.

Once you're in a position to resume your cover, simply get in touch and we can discuss your options to restart your cover. Please refer to your policy Terms and Conditions for full details about the Premium Holiday option.

While on a Premium Holiday you can still access our discretionary Mutual Benefits programme including:

Clinic in a Pocket

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

Visit members.britishfriendly.com/mutual-benefits/ for more information about Mutual Benefits.

Option 2

Make flexible premium payments

If you've already missed some of your monthly premium payments, we can give you more flexibility around when you re-pay these alongside your usual monthly premium.

Looking for other flexible options?

Depending on which policy you hold with us, there may be other flexible options available to you. Please get in touch with us on **0800 975 6565** or drop us an email on enquiries@britishfriendly.com to discuss other ways we may be able to support you during these times.