

# Breathing Space

Sick pay for your clients who struggle to prove their income...

Traditional Income Protection policies require evidence of income before they will pay out. For the self-employed, this might be three years of accounts! At British Friendly, we understand that some people find it difficult to prove their income. This could be for a number of reasons, for example:

- Self-employed
- No accounts
- Zero hours contractors
- Part-time
- Casual workers

Many of these people work in riskier or manual occupations - these are the people who need Income Protection the most! The reality is that most Income Protection policies aren't designed for these people.

## About Breathing Space

- ✓ **No financial underwriting at application stage** - no evidence of level of income required with cover available up to £13,000 per annum.
- ✓ **No minimum number of hours worked** - claimants just need to be able to evidence that they were working immediately prior to claiming.
- ✓ **No occupational rating** - all occupations are priced the same.
- ✓ **Guaranteed age costed premiums** - lower premiums up front make cover more affordable.
- ✓ **Flexibility** - tailor cover to your client's needs and budget:
  - Deferred periods - a choice of 4, 8 or 13 weeks
  - Benefit periods - a choice of 1, 2 or 5 years
  - 10% Discount for back and mental health exclusions
  - No limit to the number of claims that can be made on a policy

## Plus...

**Access to our discretionary Mutual Benefits and BF Care programme** - members get access to a range of benefits at no additional cost including:

- Death Benefit\*
- Bereavement Benefit\*
- Care Assistance Benefit\*
- 150 Health Support Points which can be used on additional healthcare services such as Physiotherapy, Counselling, Virtual GP, Second Opinion and Health MOTs
- Online Will writing and Power of Attorney service
- Car and van leasing
- High street discounts to a range of shops include Currys/PC World, Hotel Voucher shop, Costa, B&Q, Morrisons, Tesco and much more...

**Do you have clients who work in any of these occupations?**



If so, we have  
a solution -  
**Breathing Space**

