

When it comes to short term Income Protection, we tick all the boxes...

Comparison of Limited Benefit Term Income Protection Policies

Provider	Product	1, 2 and 5 Year Benefit Option	Free Bereavement Benefit Payment	Virtual GP Consultations	Free Care Assistance Benefit	Free Death Benefit	Second Medical Opinion Service	Health & Wellbeing Services Included	No Standard Exclusions	Premium Discounted when Elements of Cover Excluded
British Friendly	Breathing Space	😊	😊	😊	😊	😊	😊	😊	😊	😊
British Friendly	Short Term Protect	😊	😊	😊	😊	😊	😊	😊	😊	😊
Holloway Friendly	Short Term Income Protection	1 & 2 year only	X	X	X	X	X	😊	1 exclusion	😊
LV=	Personal Sick Pay	2 year only	X	😊	X	X	😊	😊	😊	X
Shepherds Friendly Society	Income Protection Plan	2 year only	X	X	X	X	X	X	7 exclusions	X
The Exeter	Pure Protection Plus	2 & 5 year only	X	😊	X	X	X	😊	😊	X

Sources: Defaqto Matrix, data effective as of 1st November 2018 and individual provider literature.

**BRITISH
FRIENDLY**

It feels good to be covered

Key Selling Points

Breathing Space

Who is this product designed for?

Breathing Space is for clients who may struggle to prove the level of their income in the event of a claim such as self-employed, casual or part time workers or people with irregular income.

- 😊 No financial underwriting
- 😊 Pays £125-£250 weekly benefit
- 😊 1, 2 or 5 year claim period options
- 😊 1, 4, 8 or 13 week deferred period options
- 😊 No standard exclusions
- 😊 Own occupation - covers your client for the job they do

Short Term Protect

Who is this product designed for?

Short Term Protect is a more affordable option for clients who need cover for shorter claim periods or are on a limited budget. Because our premiums aren't based on your clients' occupation it will provide a lower initial premium to clients who work in manual jobs.

- 😊 Pays 70% of annual taxable income
- 😊 Cover up to age 70
- 😊 1, 2 or 5 year claim period options
- 😊 1, 4, 8 or 13 week deferred period options
- 😊 No standard exclusions
- 😊 Own occupation - covers your client for the job they do

Mutual Benefits

Our exclusive discretionary loyalty programme for British Friendly members at no extra cost!

- Access to High Street Discounts, helping you save up to £250 a year on your shopping bills
- Automatic entry into quarterly prize draws worth £1,000
- Access to 1,000 exclusive instore and online retail discounts alongside tailored wellbeing tips through LifeWorks
- Health MOTs
- Up to 35% off Fitbit devices
- Access to GP consultations, medical 2nd opinion service, physiotherapy and counselling
- Create multiple Power of Attorneys online at no extra cost
- Create multiple Wills online at no extra cost
- Health Cash Plan from only £2 per week provided by Health Shield
- Access to car and van leasing deals provided by the Tilsun Group
- 20% off Staysure Travel Insurance
- Access to up to 75% off on over 400,000 hotels worldwide through Hotelogical

Bf Care

Our discretionary benefits available to all insured members and automatically included as part of their policy at no extra cost!

- Care Assistance Benefit
- Death Benefit
- Bereavement Benefit
- Terminal Illness Benefit
- Recovery Support Benefit

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