

# When it comes to short term Income Protection, we tick all these 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 Non-Covid 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	😊	7 exclusions	X
The Exeter	Pure Protection Plus	2 & 5 year only	X	😊	X	X	😊	😊	😊	X

Sources: Defaqto Matrix, data effective as of November 2020 and individual provider literature.

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It feels good to be covered

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# 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
- 😊 4, 8 or 13 week deferred period options
- 😊 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 up to 70% of annual taxable income
- 😊 Cover up to age 70
- 😊 1, 2 or 5 year claim period options
- 😊 4, 8 or 13 week deferred period options
- 😊 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!

- Automatic entry into monthly prize draws worth £300
- Access to 1,000 exclusive instore and online retail discounts alongside tailored wellbeing tips through LifeWorks
- Health MOTs
- 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
- 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

[Learn more about Mutual Benefits here.](#)

\*There is a £82 fee to register the Power of Attorney

## 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

[Learn more about BF Care here.](#)

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