

Give your clients the ultimate protection for their mortgage with British Friendly

A mortgage is a massive financial commitment for your clients, which is why they deserve the best possible protection for their investment.

As a mortgage adviser, you have a duty of care to help your clients buy, maintain and retain their home. That's why you should make sure they can always afford their repayments, even if illness or injury prevents them working.

Over 7,700 homes were repossessed in 2017. That's an average of over 640 per month!*



The Repossession Reality

It's not something that anyone wants to think about, but talking about Income Protection to your clients in your pre-sale discussions could prevent them defaulting on their mortgage if illness or injury strikes.

Vital protection for mortgages and livelihoods

Could your clients afford to lose their income for a whole year and still keep up with their mortgage payments, bills and living expenses?

According to YouGov, **58%** of self-employed people like Neil said their business would fold immediately if they were unable to work due to their health. **

But luckily Neil's Income Protection policy provided him with weekly benefit repayments during his claim so he could afford to keep his business afloat and keep up to date with his mortgage repayments.

“Knowing that you've got something in place to protect your mortgage like Income Protection gave me great positive experiences, knowing that I wouldn't lose my house with my illness.”
Neil Morgan, British Friendly Member.



Neil's Story

Take Neil for instance. Neil is self-employed and owns a Bathroom Fitting Company in Bristol.

Neil admits he'd hardly ever been ill and never missed a day's work due to illness or injury. But after visiting his GP to discuss some belly pain he was experiencing, Neil was diagnosed with Bowel Cancer which completely turned his world upside down.

Neil had to stop work completely, undergoing surgery to remove the cancer and recover from sepsis, a life-threatening complication that he developed after the surgery.

Thankfully Neil is now cancer-free, but he was unable to work full-time for over a year during his recovery. If it hadn't been for his Income Protection cover, Neil wouldn't have been able to pay all the bills, maintain his lifestyle let alone afford the mortgage on his new home.

Don't let them leave it to chance

Make sure your clients are aware of the risks they run if they don't have Income Protection in place. Armed with this knowledge you can help them arrange the cover they need so they can always keep hold of their home.

Learn more about how we can help provide award-winning Income Protection cover for your clients by contacting our Partnership Support Team with the details below.

T: 01234 348 007

E: sales@britishfriendly.com

Or visit our website: advisers.britishfriendly.com

*Council of Mortgage Lenders, 2017 statistics

** YouGov Plc. Total sample size was 502 self-employed adults surveyed online between 11-14/4/15.)