

BRITISH FRIENDLY

It feels good to be covered

We can now consider income protection applications for Cross Border Workers

British Friendly are delighted to announce that we can now consider income protection applications for Cross Border Workers. These are people who reside in the UK and cross the border into Ireland to work.

The eligibility requirements for British Friendly Society to consider offering terms to these clients are as follows:

- The client must be a UK resident (excluding the Isle of Man and Channel Islands), and have been for the last 2 years.
- They must hold a UK bank account and any premiums must be paid for from that account in pound sterling.
- We require your client to be currently registered with a UK Doctor for a minimum period of the last 2 years.
- While we appreciate these clients might not pay UK tax, they may still complete a UK tax return via self-assessment to declare foreign earnings to HM Revenue and Customs.
- Proof of income at point of claim: We will request the Irish equivalent to what is outlined in our terms and conditions and (if available), their HM Revenue and Customs Tax Return.

Where your client is paid in Euros, we will apply a currency conversion at point of claim using the exchange rate provided through [XE.com](https://www.xe.com).