

Flexible Children's Critical Illness Cover, for life's big changes

When your client takes out an Income Protection policy, they shouldn't be paying for cover they don't need. That's why British Friendly's newest optional benefit, Children's Critical Illness Cover, flexes to fit around your client's changing family life.

Children's Critical Illness Cover is now available to add to your client's new Protect or Breathing Space policy, with the option to add this extra cover at application or add it on following any of 5 life changes:

- During your client, their partner/spouse's pregnancy,
- Within 6 months of your client, their partner/spouse, giving birth,
- Within 6 months of your client adopting a child,
- Within 6 months of your client becoming a step-parent,
- Within 6 months of your client becoming a child's legal guardian or being granted parental responsibility.

Having this flexibility to add cover when needed also offers a great opportunity to check in with your clients at a later date, to make sure they've got the cover they need if their family grows.

For more details, visit their product page [here](#), where you'll also find handy client facing guides and the Fair Value Assessment.

Already registered with British Friendly?

Start your quote today. [Click here](#)

For more information on British Friendly's product offering, please click [here](#). Or, to speak to the team, or register an agency, please call [01234 348 007](tel:01234348007) or email sales@britishfriendly.com.

Increase client satisfaction with an enhanced Income Protection offering

Finding the right Income Protection policy for your clients can be tricky, but, thanks to British Friendly's new, optional benefit, [Children's Critical Illness Cover](#), you can now offer an even more comprehensive Income Protection package. Not only is your client's income protected, but they have an additional financial safety net should their child sadly receive a serious illness diagnosis.

Your client may have been offered Children's Critical Illness Cover alongside an adult's Critical Illness policy, however this may leave the children unprotected in the future. If the adult's policy expires following a claim, they would lose their children's cover too. By adding it to your client's Income Protection policy, the policyholder can claim against a loss of income on their main policy and keep their children's cover intact.

British Friendly also offer [Fracture Cover](#), which is available to add to new Protect and Breathing Space policies for a guaranteed £4 extra per month, and could be greatly beneficial to those clients who are self-employed or work in physically demanding jobs. Fracture Cover pays out up to £6,000, depending on the bone broken, and can help cover day-to-day costs whilst your client recovers.

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It feels good to be covered

Plus, your client will receive access to a range of extra benefits through British Friendly's value-added benefit programmes, all at no extra cost. This means your client can look after their, and their family's, health, and wellbeing all year round. Find out more about the services available, [here](#).

Got a question?

For more information on British Friendly's product offering, and optional benefits, take a look at their website [here](#). Alternatively, please email sales@britishfriendly.com to get in touch with their team if you have any questions or would like to register an agency.