

BRITISH FRIENDLY

It feels good to be covered

Last year we paid out
£19,000 in Fracture
Cover claims.



Protect Against Life's Unexpected Breaks

Did you know that British Friendly offers Fracture Cover as an optional add-on to your client's new Income Protection policy?

Fracture Cover can be added for **just £4 extra per month** and pays out in the event of your client suffering one of 18 specific fractures. Depending on the bone fractured, your client could make one claim of **up to £6,000 each policy year**, to help with additional costs associated with their injury.

It could be a taxi to the hospital, or even a little extra help around the home to take the pressure off.

[Discover Fracture Cover](#)

It could take up to 6 months for a fracture to heal

[According to the NHS](#), it could take up to 8 weeks for a minor fracture of a leg to heal and up to 6 months for a more severe fracture. By reminding your clients of what's available under Fracture Cover, you could offer an extra level of protection against life's unexpected breaks.

We're dedicated to paying claims

In 2024, we paid out **£19,000 in Fracture Cover claims** alone, and **94% of income protection claims** over the last 20 years. We're here to help your clients at every step, and should they need to claim, a dedicated Claims Manager is on hand to make things simple. Remember, if your client's fracture puts them out of work, they may be able to claim on both their Income Protection and Fracture Cover, for a lump sum payment and their monthly benefit until they're fit and healthy.

[Fracture Cover Guide](#)

Get in touch

Please get in touch directly, via my details below, if you have any questions or would like to find out more about how we support your clients, or our product range.

Yours in partnership,

**BRITISH
FRIENDLY**
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British Friendly Society
Sales Team

[Give us a call](#)[Send us an e-mail](#)