

British Friendly enhances its Income Protection and Value-Added Services

British Friendly have enhanced their Protect product, to cover a wider range of modern lifestyles. These updates extend the reach of the product, providing the flexibility advisers need to offer comprehensive cover to more of their clients. Additional changes to their discretionary Value-Added Services offer further value, with the arrival of two new services to help clients manage their health and wellbeing, all year round.

Higher benefit limits on Protect

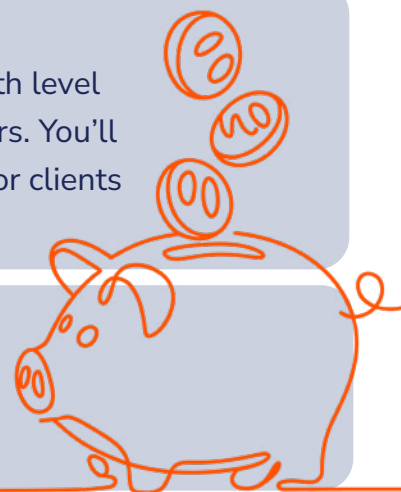
British Friendly have increased their maximum benefit to £10,000 per month (£120,000 per year). They've also updated their replacement ratio to pay 65% of the first £60,000 of income, and 50% of anything over that.

New premium options and deferred period

You're now able to offer 5-year fixed reviewable premium options on both level and age-costed premiums, with premiums guaranteed for the first 5 years. You'll also find a new 104-week deferred period option, that offers flexibility for clients such as those with group sick pay who still require long term cover.

Updated non-medical limits

To help simplify the application process, British Friendly have revised their non-medical limits. View their updated guide, [here](#).



Enhanced Value-Added Services

British Friendly members now have access to My HealthHero, powered by HealthHero. This offers access to a range of digital health and wellbeing services, including digital GP, second medical opinions, physiotherapy and mental health support, plus:

New Dietitian service – Up to 6 personalised dietitian appointments per year for nutrition and lifestyle guidance.

New Women's Health service – Members have unlimited access to specialised women's health support. This connects them to GPs with additional training in women's health to provide care and clear guidance on their treatment options.

More inclusive – The new service is now accessible through a web browser, for members who can't access the smartphone app.

Discover the new Protect

View their Value-Added Services