

September 5, 2016

It feels good to be covered

## **British Friendly launches new Care Assistance Benefit for all members**

British Friendly has answered the call of protection advisers for a better form of carer's cover by launching Care Assistance Benefit today. It is a discretionary benefit for both new and existing members and is the second inclusive benefit British Friendly has launched in 2016 following the addition of a six-month Death Benefit earlier this year. The Income Protection provider will pay a flat amount of £125 a week in Care Assistance Benefit when the partner or child (up to age 18) of a member needs full-time care of 35 hours or more a week for a continuous period of four weeks. When a claim is paid, it will be backdated to Day 1 and paid for maximum of 26 weeks over the life of the policy.

At no point is state benefit assessment needed, so clients do not need to give up work to claim. Claims will be paid upon confirmation from a medical professional that full-time care is required so there is no ADL (Activities of Daily Living) assessment required.

**Emma Thomson, Chair, Protection Distributors Group, said:** "It's fantastic to see another insurer addressing the need for carer's cover, providing financial assistance to those who have partners or children requiring full time care. British Friendly has designed a benefit that will provide valuable monetary support during what will inevitably be a difficult time, giving families financial breathing space whilst they work out a longer term solution.

"Importantly, by not requiring customers to give up their job and/or meet the strict State Carer's Allowance criteria, they've made it easier to claim too. We are also impressed British Friendly is making this benefit available to existing Income Protection policyholders as well as new customers. There are 6.5 million carers in the UK<sup>1</sup>, many of whom struggle financially as a result, and we feel our industry needs to address this Protection need alongside the other valuable products offered."

According to the NHS, 40% of carers look after a partner, spouse or child<sup>2</sup> and 60% of working carers have to use annual or sick leave to care for a loved one<sup>1</sup> while State Carers Allowance only provides £62.10 per week in benefit.

**Iain Clark, Distribution and Marketing Director at British Friendly, said:** “We saw the opportunity to offer a new and improved version of carer’s cover where you do not need to give up work or be subjected to an ADL assessment to claim. Importantly we are offering this benefit to all our members aged between 18-60, not just new members. Existing clients will have Care Assistance Benefit added to their policies automatically at no extra cost, and we will notify them of the new benefit.”

**-ENDS-**

- 1 Carers UK
- 2 NHS Information Centre

**Media enquiries**

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**Notes to editors**

**About British Friendly**

Founded in 1902 to provide sickness benefits for Commercial Travellers, British Friendly has over a century of experience of “being there when our members need us most”. Based in Bedford, British Friendly is one of the larger UK Friendly Societies with £90m in assets. As a mutual we exist solely for the benefit of more than 17,000 members and have no shareholders to whom we need to pay dividends. [www.britishfriendly.com](http://www.britishfriendly.com)