When is an illness not a “critical” illness?

Nobody wants to be ill or consider the impact it could have on their lifestyle if they were unable to work, especially if they had a critical illness like a stroke, cancer or heart attack.

But what if they didn’t have a critical illness? Instead, a serious back problem or a broken shoulder that prevented them from working - how would they afford to live as they couldn’t claim on a critical illness policy? Where would the money come from?

The answer: income protection from Holloway Friendly

Which cover would your client prefer?

12.8% or 100%

Critical Illness

Income Protection

Would you prefer to be covered for 12.8% of the most common reasons for sickness absence over 4 weeks, or 100%?*

Critical illness only covers major illnesses, but most of the causes of sickness absence are much more common conditions, including musculoskeletal, back pain, mental illness, injury and accidents - not covered by critical illness.

Income protection can cover all of the common causes of sickness absence.

Would your client be truly protected under a critical illness plan if they were to become ill with any of the 87.2% of illnesses not covered by critical illness?

*Source – ONS Sickness absence in the labour market: 2016. Underwriting exclusions may apply on certain conditions. For Adviser use only, not for use with Retail Customers.
Our Plans

**Short-term Income Protection**
A straightforward income protection plan that pays an individual an income to cover outgoings should they not be able to work due to illness, accident or injury. Individuals can choose between a 1 or 2 year claim term.

**Purely Income Protection**
An income protection plan that pays an individual an income to cover outgoings should they not be able to work due to illness, accident or injury. Individuals would be covered until they return to work or until their chosen Plan end date which could be up to 70 years old.

**Classic Plus Income Protection**
An income protection plan that pays an individual an income to cover outgoings should they not be able to work due to illness, accident or injury. They would be covered until they return to work or until their chosen plan end date which could be up to 70 years old. The ‘Plus’ element is that we aim to provide a lump sum pay out at the Plan end date. Classic Plus is a ‘Protection’ product and therefore is not subject to the restrictions brought in under the RDR.

A few reasons why we’re different

- **Dedicated support for advisers** with access to your Business Development Consultant and our Underwriting team who can answer questions about placing quotes, the plans we offer and the service and support we provide you and your clients

- **We paid 96% of claims** in 2017. We look for reasons to pay claims rather than to decline

- **No loading for smokers or occupation**, cover for most hazardous pursuits and generous BMI limits accepted

- **MedQ** – an online application that makes it easier to collect your clients’ medical information

- **Cover up to £60,000 without any automatic medical underwriting limits** – we aim to provide the most generous terms on the market

- **Residency** – we now only require EU residents to be in the UK and registered with a GP for 12 months

Contact us.
We’re here to help.

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Website: www.holloway.co.uk

We’re here
**Monday-Friday** 9.00am to 5.00pm

Tracy | Underwriting

Holloway Friendly is the trading name of The Original Holloway Friendly Society Ltd.
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