



Fracture Cover

Help cover the costs you might face as a result of a bone fracture



Sustaining a **bone fracture** could have a devastating **impact** on not only your **health**, but also your **work** and your **earnings**



Putting fracture cover in place could mean a cash payout to help you meet the resulting bills.

This document gives you a summary of National Friendly's Fracture Cover so you can get an idea of whether it's right for you.

There's more detail in the Policy Conditions for which this cover is available. If you take out a policy then we'll include a copy of the Policy Conditions in your welcome pack along with a reminder of your cover details in your Policy Schedule.

Why fracture cover?

A cash payout can't heal you – you'll need time for that. But it can help you meet the costs associated with the impact of your injury.

The payout you receive will be determined by which category of fracture you've suffered.

You can claim for a range of fractures classified as Mild, Moderate or Major. They cover areas from your skull down to your feet and range from £1,000 to £3,000.

We have demonstrated each payment in the graphic on page 4.

You can claim one or more payments up to £3,000 in total each policy year, that's from one policy anniversary to the next.

You'll pay for this cover as part of the overall premium we charge for the main policy to which it's attached as an add-on.

You might choose this policy if you:

- Want an immediate cash sum when the fracture occurs
- Want this amount to tie in with any relevant benefits on another policy
- Are happy to pay the additional amount to secure cover



What we mean by fracture

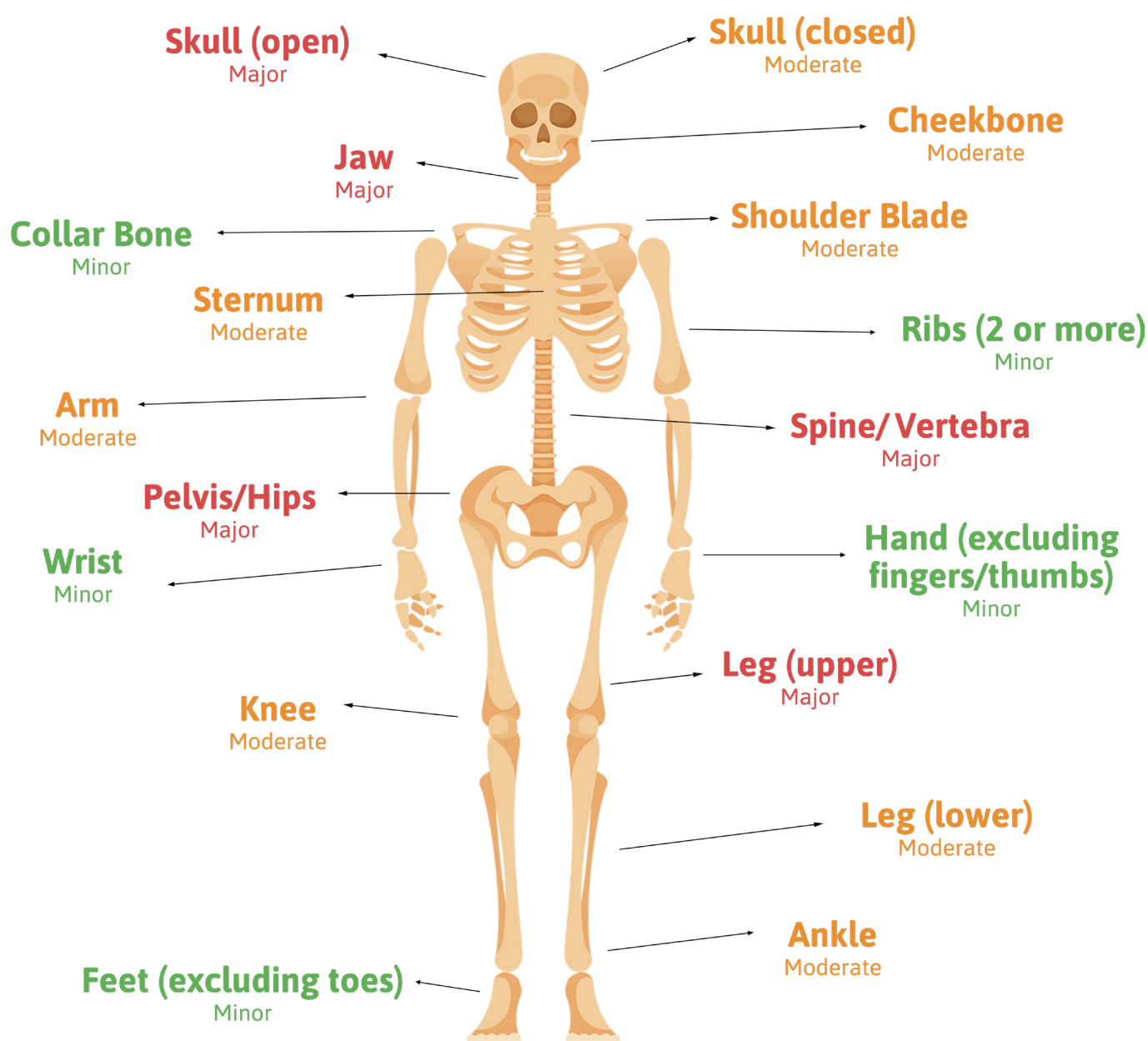
A fracture is a broken bone, the same as a crack or a break. A bone may be completely fractured or partially fractured in any number of ways (crosswise, lengthwise, in multiple pieces).

The fracture must be diagnosed by a consultant.

Categories of payment

There are three categories of payment depending on the severity of the fracture:

- **Minor - £1,000 payment for each fracture**
- **Moderate - £2,000 for each fracture**
- **Major - £3,000 for each fracture**





What's not covered?

We won't pay for the following:

- Claims for fractures which occurred before the policy started or fractures which occurred within the first 7 days of the policy start date
- Fatigue/stress/hairline fractures, micro fractures or avulsions/chips
- Fractures as a result of Osteopenia or Osteoporosis
- Fractures sustained whilst doing enhanced hazardous pursuits or whilst riding a horse (equestrian activities)
- Fractures sustained in a manner excluded from the main policy to which this Fracture Cover is attached, as described in the Policy Conditions

Here are some of the things you need to know:

- You can make more than one claim in a policy year, but cannot claim more than £3,000 in total in any policy year
- The benefits from this policy can't be guaranteed to keep up with the cost of living
- You'll need to make monthly payments until the policy ends

How much will it cost?

We set a standard payment across all accepted occupation types. Your cover will renew automatically each year unless you tell us you no longer want it.

Each year we will do a general review of fracture cover payments at the same time as we review the payments for the policy to which this cover is attached. This is to make sure they are still fair and meet our costs.

Who can take out Fracture Cover

To apply for a policy you have to :

- Be aged between 18 to 59 when your policy starts
- Be working and living in the UK (this does not include the Channel Islands or the Isle of Man)
- Hold a current National Friendly product that offers Fracture Cover



Claiming on your policy

If you need to make a claim, you should contact us as soon as possible after your fracture occurs. You need to see a medical professional within a week of your fracture injury, be undergoing medical care and continue to follow medical advice during your claim.

We'll give you claim forms to complete and will let you know what information we need from you.

Full details on how to claim will be detailed in your Policy Conditions.

If you need your documents in other formats

We're able to give you all documents in Braille, large print or audio.

If you'd like a copy, please contact us using the details on the back page.



Here's how you can contact us

For information on this policy, to request a copy in Braille, large print, or audio, please get in touch.

You can call us on:

0333 014 6244 8am-6pm Monday to Friday excluding bank holidays.

Calls from UK landlines and mobiles cost no more than a call to an 01 or 02 number and will count towards any inclusive minutes.

Calls are recorded for training and quality purposes.

Or email us at:

info@nationalfriendly.co.uk

Or visit us at:

www.nationalfriendly.co.uk

Or mail us at:

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