Accident Only Income Protection

Policy Summary

keyfacts®

National Friendly



Protection designed for you

National Friendly offers a range of protection solutions created to suit different needs, lifestyles and budgets.

Accident Only Income Protection can help provide a monthly income if you can't work due to an accident. With no medical questions at application and flexible cover options, it offers a straightforward way to help protect your income and provide added peace of mind.

As part of National Friendly's wider protection range, it offers a focused and affordable protection option.

Established in 1868, we're experienced in supporting our members across the UK.

This document does not contain full terms of the policy. Full terms, conditions, definitions and exclusions are detailed in the Policy Conditions.

What the policy provides:

- No medical questions at application
- Cover up to 70% of your earnings if you can't work due to an accident
- Maximum claim periods of 1, 2 or 5 years
- A generous benefit guarantee to help you if your earnings go down after your policy starts
- A non-impact injury benefit which covers complete tears and dislocations
- Fracture cover – the option to provide an immediate lump sum should you fracture a bone
- Options to cover accidental death and riskier sports and activities
- A back to work benefit so you can ease your way back to work with financial help
- A £1,500 annual rehabilitation benefit to support your recovery
- An experienced and understanding claims team

Eligibility and suitability

You must be:

- Aged between 18 to 59 at policy start
- Working and living in the UK (this does not include the Channel Islands or the Isle of Man)
- Actually working at least 16 hours per week at policy start and at the time of claim
- Able to pay premiums by Direct Debit from a UK bank account
- Registered with a UK doctor and able to provide access to at least 2 years of UK medical records

This policy is not suitable for people who:

- Are looking to cover medical conditions or sickness
- Are unemployed or working fewer than 16 hours per week
- Work in excluded occupations - you can ask us or your adviser whether your occupation is covered

Income benefit

The policy will pay out a monthly benefit of up to 70% of your earnings for a maximum period of 1, 2 or 5 years. You can choose which.

You can make a claim on the policy if you're unable to carry out the main duties of your occupation due to an accident or non-impact injury.

Why our members chose this policy:



Jane:

Was looking for an alternative protection option following cancer treatment



Darren:

Was looking for a straightforward protection option with no medical questions



Nate:

Wanted accident-focused protection for his trade work

What we mean by accident

For a claim to be treated as an accident under this policy, there must be:

- A sudden, unexpected event
- A clear external impact
- A visible injury resulting directly from that impact. Falls, collisions and sporting injuries involving external impact are typically covered. Conditions where there is no external impact injury, even if pain or damage is identified later, do not meet this definition.

What we mean by non-impact injury

We will consider claims for non-impact injuries causing absence from work where:

- You have been diagnosed as having suffered a grade 3 tear of a muscle, tendon or ligament.
- You suffer a full dislocation of a joint and we have sufficient medical evidence to support this.

What we mean by a tear

A complete tear (grade 3) causes joint instability. It requires a scan, significant time off work, and often surgery. In all cases you must provide medical evidence in order for us to pay this benefit.

Partial tears (grade 1 or 2), are not covered under this benefit.

Benefit guarantee

You can protect up to £3,000 per month of your benefit amount and it won't cost you any more.

We'll ask what you earn when you apply and we'll check your earnings when you make a claim. Your earnings will usually increase over time. However, if they decrease between taking out the policy and making a claim, we might not be able to pay your full benefit. This is because the benefit amount you chose might be higher than 70% of your earnings when you claim.

You must provide proof of your taxable earnings within 6 months of taking out the policy.

Contingency benefit

If you're working less than 16 hours a week when you need to claim, you won't be eligible for your main benefit. However, you may still be eligible if you were made redundant less than three months before the accident, or were on statutory maternity, paternity or adoption leave at the time of the accident.

You may be eligible for a maximum payment of £500 a month. We'll pay this if you're working less than 16 hours a week and your accidental injury means you can't do the last job you were in, or affects your ability to perform your usual household duties.

This payment will be made for a maximum of 12 months across the whole time you have the policy.

Going back to work on lower pay

If you go back to work on less money due to restricted hours or duties, we'll assess your claim. Once we know how much you're earning, we'll pay a proportion of your benefit based on your loss of earnings.

For example, if you go back on half pay, we'll pay half of the benefit we would have paid based on your earnings when you first had your accident.

Optional benefits

Fracture cover

This provides a one-off payment if you, or a covered partner or child, suffer a specified bone fracture.

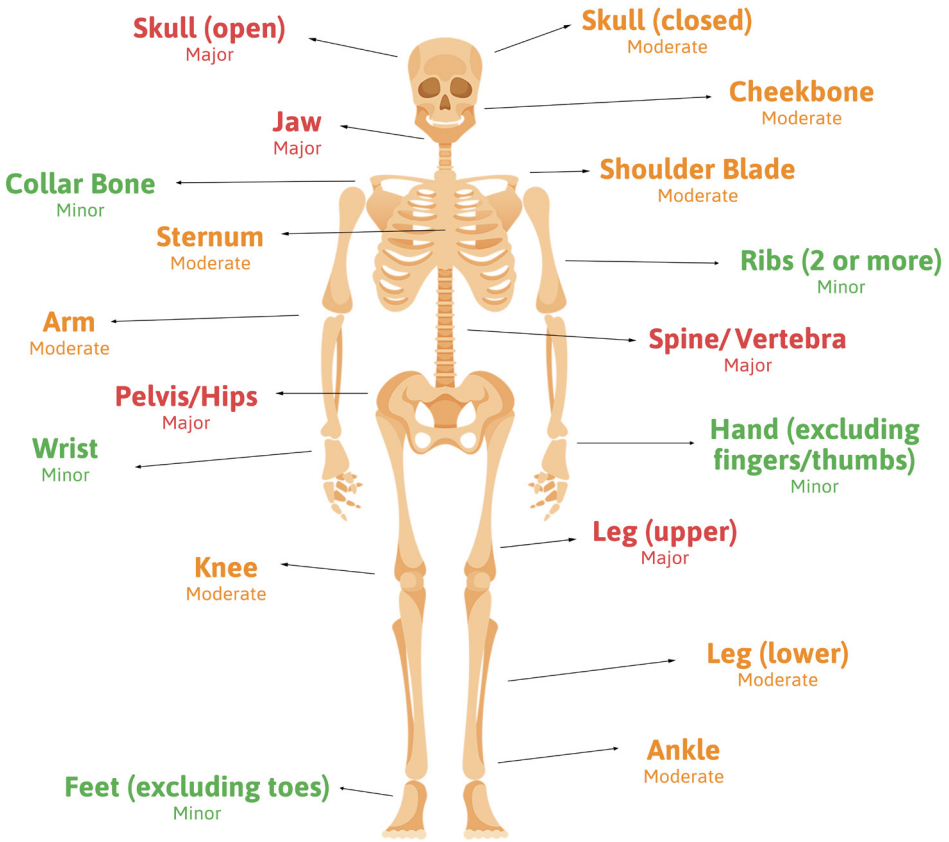
There is no waiting period for fracture cover. However:

- Pre-existing fractures are excluded
- Fractures occurring within the first 7 days of the policy are not covered
- Stress fractures, hairline fractures, micro-fractures and avulsions/chips are excluded
- The fracture must be diagnosed by a consultant

Benefit amounts depend on the selected cover level. The maximum payable in any policy year is limited to the selected level.

We categorise covered fractures as Minor, Moderate and Major:

- **Minor - Hand (excluding fingers/thumbs), feet (excluding toes), ribs (2 or more), collar bone, wrist**
- **Moderate - Knee, ankle, leg (lower), arm, cheekbone, skull (closed), shoulder blade, sternum**
- **Major - Skull (open), jaw, spine/vertebra, pelvis/hips, leg (upper)**



Hazardous pursuits

Some leisure activities are covered as standard on your policy. We also have an enhanced list of what we call hazardous pursuits which we consider to be higher risk.

You can pay extra to cover accidental injury while doing the activities on the enhanced hazardous pursuits list.

You can choose the following monthly cover for hazardous pursuits, so long as this amount isn't higher than the main benefit amount you choose.

For maximum claim periods of 1 or 2 years - £500 - £2,000 a month

For a maximum claim period of 5 years - £500 a month.

Any sport or pastime not on our list won't be covered. You can find the list on our website at: **nationalfriendly.co.uk/AOIP** or you can contact us to ask for a copy.

Accidental death benefit

A benefit which pays out if you die within 30 days of an accident as a direct result of it.

If you choose a maximum claim period of 1 year, your accidental death benefit will be 12 times your monthly benefit. If you choose a maximum claim period of 2 years, your accidental death benefit will be 24 times your monthly benefit. If you choose a maximum claim period of 5 years, your accidental death benefit will be 60 times your monthly benefit.

If you die from an accident whilst doing a hazardous pursuit and you have cover for it, we'll pay 12, 24 or 60 times the monthly rate you chose as your cover for such pursuits.

Additional benefits or services



Friendly GP+

Provides you and your family with:

- 24/7 GP telephone consultations
- Video consultations
- Referrals to consultants
- Physiotherapy support
- Private prescriptions arrangements (available at extra cost)

For those in your family aged 16+:

- Health and wellbeing support
- Counselling
- Legal advice
- Financial guidance

Friendly Dentist

An app-based service for the policyholder only, providing:

- Unlimited access to our chat dental helpline
- Expert-led videos on dental health with tips and best practices to keep your smile healthy
- Smart educational articles written by dental experts.

Available at extra cost:

- Emergency online dental appointments and sourcing of in-person emergency treatment where required
- Video call examinations
- Prescriptions, including those for dental antibiotics

Rehabilitation benefit

The policy includes a rehabilitation benefit of up to £1,500 in any policy year to support recovery and return to work.

This may be used towards:

- Follow-up scans and tests to support your recovery
- Physical therapy or rehabilitation treatment
- Consultation fees with specialists involved in recovery

All treatment must be agreed and considered beneficial in the circumstances.

Choosing the right cover for you

There are a few choices you need to make when you take out a policy. Your choices will affect the cost of your cover, as will your age and occupation.

Benefit amount

It's important to pick a benefit amount that meets your needs. This is the amount you would need each month if you couldn't work. The benefit you choose can't be more than 70% of your earnings before tax.

For maximum claim periods of 1 or 2 years, you can choose a monthly benefit of between £500 and £6,000.

For a maximum claim period of 5 years, you can choose a monthly benefit of between £500 and £2,000.

In the event of a claim, the benefit can be paid as a single payment or split into two each month.

Benefit period

This is the maximum amount of time you'd want to be paid per claim. You can choose either 1, 2 or 5 years.

Waiting period

You have to be off work for a certain amount of time after an accident before we'll start to pay your benefit. We call this your waiting period (often called a deferred period).

You can choose a waiting period of 14, 30, 60, 90, 180 or 365 days. Your waiting period will be confirmed on your Policy Schedule.

Retirement age

You'll have to pick the age you want to retire when you apply for a policy. You can choose any birthday between the age of 50 and 70, but it must be at least 5 years from the date you take out the policy.

Increasing cover

You can choose for your benefit amount to go up each year. Your benefit amount will go up in line with the Retail Price Index (RPI) published by the government, as long as this is between 0% and 5%. We won't increase your benefit amount by more than 5% each year and your benefit won't ever go down.

If you choose an increasing benefit and RPI is above zero, your premiums for a level reviewable policy will go up by 1.5 times the percentage increase applied to your benefit. The premium you pay on a level reviewable policy stays the same for 3 years at a time.

If you have an age-costed policy, your premiums will go up by the same percentage increase applied to your benefit.

Important limitations

- The policy won't pay out until your waiting period ends
- The policy will stop paying out after your chosen maximum claim period
- You must not be working in any occupation during the waiting period and/or whilst the monthly benefit is being paid
- The benefits from this policy can't be guaranteed to keep up with the cost of living.
- You won't be covered for unemployment or for sickness
- Once the policy has started, you can't:
  - Change from a level benefit to an increasing benefit
  - Change from level reviewable to age-costed reviewable premiums (or vice versa)
  - Add fracture cover

The policy will not pay any benefit for:

- Any amount which, when added to other income (including other insurance policies), exceeds 70% of your earnings when you first had your accident
- Pre-existing conditions made worse by an accident or a covered non-impact injury
- An injury which:
  - Occurred before, or in the first 7 days of, the policy
  - Does not meet our definition of an accident nor qualifies under our non-impact injury description
  - Happened in countries (or specific areas within countries) to which the Foreign, Commonwealth and Development Office (FCDO) advises you should only travel to if it's essential or you shouldn't travel there at all
  - Happened, and/or treatment received, outside of the EU or one of the countries and regions listed in the Policy Conditions
  - Was caused by you:
    - Deliberately hurting yourself
    - Doing something against medical advice
    - Participating in a criminal activity
    - Abusing or misusing drugs or alcohol

Where we start a claim for you and you're in a covered country or area, we'll expect you to return to the UK within 3 months to continue your treatment. We could stop paying your benefit if you choose to stay outside the UK.

Claiming on your policy

All claims are handled by National Friendly. To start a claim, contact us first using the details on the back page. You need to see a medical professional within a week of your injury, be undergoing medical care and continue to follow medical advice during your claim.

If you die from the accident and your policy has the accidental death benefit, the person making a claim should contact us as soon as possible.

Full claims procedures are detailed in the Policy Conditions.

When the policy ends

- Your policy will end on the policy end date you choose when you apply. This will be at your selected birthday between ages 50 and 70 and will be shown on your Policy Schedule.
- Or earlier if you:
  - Cancel
  - Retire from your occupation
  - Change to an occupation we don't cover
  - Fail to pay and owe 3 months' premiums
  - Permanently leave the UK
  - Act in a dishonest or fraudulent fashion
  - Die

The policy has no surrender value.

Tax considerations

Based on current legislation, benefits are paid free of income tax and National Insurance. Your entitlement to state benefit may be affected.

The accidental death benefit may form part of your estate for inheritance tax purposes.

Tax law and state benefit rules may change in future. You should seek professional advice where appropriate.

Regulatory and legal information

If you need to contact us, you can do so by using the details on the back page.

You have cancellation rights under this policy. We'll give you back any premiums you've paid if you change your mind within 30 days of receiving your welcome pack. You can cancel at any time after 30 days but you won't get any premiums back and all cover under your policy will end.

Every now and then you may need to review and update the cover to ensure it still meets your needs.

If you wish to make a complaint, please contact us in the first instance using the contact details on the back page. You can raise a complaint in writing via our online form, email or post, or by telephone. If the complaint is not resolved, it may be referred to the Financial Ombudsman Service. Full details of the complaints process are provided in the Policy Conditions.

Friendly GP+, Friendly Dentist and non-impact injury cover are non-contractual discretionary benefits. We reserve the right to amend or withdraw these services with a minimum of 90 days' notice.

The Friendly GP+ and Friendly Dentist services are brought to you by National Friendly Financial Solutions, part of the National Friendly Group.

The policy is covered by the Financial Services Compensation Scheme (FSCS). Details of cover and eligibility are available at **www.fscs.org.uk**.

We process personal data in accordance with the Data Protection Act 2018. Details of how we collect and use personal information are available in our Privacy Notice and the Policy Conditions.

The policy is governed by the law of the United Kingdom. All documentation and correspondence will be in English and all currency is in pounds sterling (£).

National Friendly is the trading name of National Deposit Friendly Society Limited, registered in England and Wales (No. 369F). Registered office: 11–12 Queen Square, Bristol BS1 4NT.

National Deposit Friendly Society Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number 110008). You can check this at **register.fca.org.uk.**

Here's how you can contact us

We're open from 8am to 6pm, Monday to Friday excluding bank holidays. Documents are available in Braille, large print or audio on request.

Call us on: **0333 014 6244**

Email us at: **info@nationalfriendly.co.uk**

Or visit us at: **www.nationalfriendly.co.uk**

We're proud to be recognised as a 2025 Claims Charter Signatory - an independent acknowledgment of our commitment to high standards in claims handling.

Our commitment to service is reflected in the feedback we receive every day. Our Trustpilot rating is **Great**, demonstrating the care, clarity and responsiveness our members experience across their journey with us.
This rating is current as of March 2026.

With over 150 years of experience, we continue to be recognised across the industry for service and innovation. In 2025, we won 5 awards:

COVER EXCELLENCE AWARDS 2025 WINNER Outstanding Protection Product Innovation

COVER EXCELLENCE AWARDS 2025 WINNER Outstanding Individual Income Protection

COVER WOMEN IN PROTECTION AND HEALTH AWARDS 2025 WINNER Women of the Year - Claims **Gemma Price**

COVER WOMEN IN PROTECTION AND HEALTH AWARDS 2025 WINNER Women of the Year - Marketing **Sally Waterfield**

Insurance choice awards Innovation of the year Winner 2025 Smart money people

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