

Income Protection

Our pragmatic approach to underwriting means we include those who've had a hard time finding cover due to health conditions and occupational loadings.



Main benefit: Select between £500 and £6,000 a month of regular benefit for maximum claim periods of 1, 2 or 5 years. The 5 year claim period has a maximum benefit of £2,000.



70% of income limit: Higher than the industry average.



Type 2 Diabetes: Favourable terms and straightforward processing for your clients with type 2 Diabetes.



Benefit guarantee: Protect up to £3,000 a month of the main benefit by submitting proof of earnings within 6 months of the policy starting.



Hazardous pursuits: Covers a wide range as standard. Includes an option to extend cover for a range of higher risk pursuits, which are risk-rated and not underwritten as part of the application.



Fracture cover: An add-on that can be purchased with this policy. It provides a cash payment if your client suffers a fracture. They can claim up to £3,000 each policy year, depending on the severity of the fracture.



Accidental death benefit: Option to cover accidental death where death occurs within 30 days of an accident and as a direct result of that accident.



Rehabilitation benefit: Helps your client back to work as soon as possible. We'll pay up to £1,500 a year to help cover expenses for 2 private consultations and for physical/mental health therapies.



Friendly GP: Access to private GP services, including a 24/7 GP helpline, video consultations and private prescriptions.



Friendly GP+: Additional mental health benefits including up to six counselling sessions a year as a result of bereavement and trauma.



Fair assessment based on BMI: we cover up to 40.9.



No GP reports: For less critical conditions, such as anaemia.



Heavy occupations: Cat 4 occupations (including builders) are covered.



Speak directly to an underwriter: On our pre-sales line.



Call 0333 014 6244



www.nationalfriendly.co.uk



hello@nationalfriendly.co.uk



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 **Trustpilot**



4.5 - Excellent

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