

# Friendly Shield

## Case Studies



### Taxi driver supported after painful fall at home

**Occupation:** Self-Employed Taxi Driver

**Injury:** Back injury from slipping outside home

**For Mr. K, a self-employed taxi driver, one slip on his doorstep changed everything. He fell awkwardly, injuring his back and leaving him unable to drive for three months. With no way to work, his income could have dried up overnight.**



Thankfully, his Friendly Shield Gold policy meant his finances were protected. He received the full three months of benefit, £6,750 in total, giving him breathing space to recover without worrying about bills. With his income protected, he was able to focus on getting well, rather than stressing about money. Mr. K also has one of our Accident Only Income Protection policies, showing how members can layer protection to maximise their safety net.

### Warehouse operative covered for fracture and income benefits

**Occupation:** Warehouse Operative

**Injury:** Fractured elbow from falling down steps

**For a 35-year-old warehouse worker, a simple fall down some steps led to a fractured elbow and seven weeks off work. Normally, that would have meant lost wages and unpaid bills.**



Instead, his Friendly Shield Gold with sickness cover paid a £2,000 fracture benefit straight away, followed by £2,915 in income benefit once the short 14 day policy waiting period ended. In total, he received £4,915.

That extra money helped cover unexpected costs like travel, hospital visits and parking, expenses that quickly add up after an accident. His policy meant he could focus on recovery without financial worries.

## Funeral director able to rest and recover during illness

**Occupation:** Funeral Director

**Condition:** Sleep apnoea, breathing difficulties and stress



**For Mr. H, a funeral director, worsening breathing problems and stress meant time away from work while doctors investigated**

Illness can be just as disruptive as accidents, especially when it drags on with no clear answers. Without his Friendly Shield Gold policy with sickness cover, the uncertainty could have been overwhelming. Instead, his policy paid £6,700 of vital income, with more support available if needed. His claim was reviewed within 24 hours and payment made promptly in line with our 14 day deferment period.

While rehab wasn't yet appropriate, he had the reassurance of knowing that option was there for when his diagnosis is clearer. Most importantly, the policy gave him peace of mind and allowed him to prioritise his health during a difficult time.

## Painter and decorator quickly supported after fall from ladder

**Occupation:** Painter and Decorator

**Injury:** Shoulder fracture after falling 15ft from a ladder



**Accidents can happen in an instant. For Mr. S, a painter and decorator, a ladder slipping away left him with a painful shoulder fracture and months off work.**

His Friendly Shield Gold policy worked exactly when he needed it. Within a day of submitting evidence, he received a £2,000 fracture payment, helping cover his immediate expenses. His income benefit started just two weeks later, covering his lost wages while he recovered.

In total, his claim was assessed and processed within just two days, fast support that meant he could focus on recovery, not paperwork. With NHS physio already underway, he also had the reassurance of extra rehab support from us if needed.

## Lifeguard supported through long recovery after ankle fracture

**Occupation:** Lifeguard

**Injury:** Fractured ankle from fall

**For a 27-year-old lifeguard, one slip off a table led to a fractured ankle and months off work. Suddenly, her active job wasn't possible, and she faced a long recovery.**



Her Friendly Shield Gold accident-only policy gave her instant relief. Within three days of sending evidence, she received a £1,000 fracture benefit payout. When it became clear her recovery would take longer, her income protection benefit to help cover her lost salary kicked in too.

Over the next three months, her policy paid out the full £6,750 benefit, keeping her financially secure during a tough time. Instead of worrying about bills, she could focus on getting back on her feet.

## Industrial driver back on his feet after bike accident

**Occupation:** Industrial Plant Driver

**Injury:** Fractured collar bone from bike fall

**Mr. J, an industrial driver, fractured his collar bone after falling from his bike. He worried about how time off work would affect his income, but his Friendly Shield Gold cover stepped in immediately.**



He received a £1,000 fracture payout for his minor collar bone fracture before his regular benefit payments even began, giving him instant financial support. He only needed six weeks off before returning to work, and his policy paid out £2,160 in total.

The quick payouts and simple claims process meant he could focus on healing and getting back to work without money worries troubling him.