

Bruised Britain #2

The Mishap Gap



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Key to our demographics

Underpinning this report is a large-scale, nationally representative survey of 5,000 UK adults, conducted from 6-22 August 2025. Previous research was conducted between 1-5 November 2024 among 2,000 UK adults.

We categorise adults in the following ways:



Gen Z (aged 18 - 27)



Millennials (aged 28 - 43)



Gen X (aged 44 - 59)



Baby Boomers (aged 60 - 78)



Silent Generation (aged 79+)

Foreword

Bruised Britain #2 – The Mishap Gap is National Friendly's second iteration of our groundbreaking report into perceptions, costs and attitudes around accidents in Britain today.

It's so interesting that when many of us - particularly those of us who work in the insurance industries - think of accidents, we inevitably jump straight to worst case scenarios; those accidents which result in disability and even death.

But accidents do not have to be so dramatic to take a toll. Across the UK today many people are living in the aftermath of an accident which, though it wouldn't grab a newspaper headline, has temporarily or permanently altered the course of their life, work and finances.

National Friendly is looking to bring awareness to the repercussions of accidents and how Britons can, in different ways, protect their finances and lifestyles from the unforeseen.

Bruised Britain #2 suggests that younger demographics are more tuned in to the risks of accidents and protecting themselves financially from the impact of those accidents, yet among older demographics there exists more significant scepticism around the probability of accidents and injuries, and around the value, need and trustworthiness of protection products.

Bruised Britain #2 shows an opportunity to grow non-traditional protection products such as Accident Only Income Protection and Friendly Shield, particularly among Gen Z and Millennials and we suspect there is further potential.

Should we address the objections and accomplish the 4 key critical factors as outlined in this report, we believe non-traditional protection product cut-through is possible in the population's every demographic.

As a specialist provider, with a mutual heritage spanning over 150 years, National Friendly sees Accident Only Income Protection and our non-underwritten Friendly Shield as vital stepping stones, for those who would otherwise remain unprotected; it means getting people onto the protection ladder and opening doors to broader conversations around Income Protection.

Happy reading.



Graham Singleton
Chief Executive Officer
National Friendly

I am “less likely” than average to take time off work due to an accident:



Gen Z

34%



Millennials

33%



Gen X

32%



Baby Boomers

50%



Silent Generation

53%

The accident illusion

In the last 3 years nearly a third (29%) of UK adults have had an accident which led to time off work. In pure numbers, recent ONS population data* suggests that's nearly 16m people.

Just as accidents take many forms, so do their impacts. **2024's Bruised Britain #1 report**, National Friendly's previous report into the prevalence of accidents in the UK, revealed that accidents led to Britons sustaining injuries such as bruising (35%), broken bones (13%), whiplash and concussion (9%), and the loss of hearing or sight (12%).

The financial repercussions hurt too. Bruised Britain #1 calculated that the average Briton will lose 11.5 work days due to accidents and their ramifications.

The data is heavy, yet a lot of Britons simply don't see themselves in the picture. They don't believe they may one day be among the 16m.

More than 1 in 4 (28%) think that they're unlikely to suffer an accident and, interestingly, older demographics (Gen X, Baby Boomers and the Silent Generation) are significantly less concerned than younger ones (Gen Zs and Millennials) that they'll fall prey to misfortune.

*Source: ons.gov.uk/peoplepopulationandcommunity/populationandmigration/populationestimates

The Inside Track

“ Our research shows a disconnect between risk and perception. Accidents don't discriminate by age, income or lifestyle yet too many people assume they're the exception. Even though millions experience accidents that force them off work, many still underestimate their own vulnerability, particularly older generations. It's a reminder that planning for the unexpected is practical and ultimately is what helps people recover financially as well as physically. ”



**Sally Waterfield, Chief Marketing Officer
National Friendly**

I've never considered
the financial impact of a
non-fatal accident:

26%



Gen Z

26%



Millennials

32%



Gen X

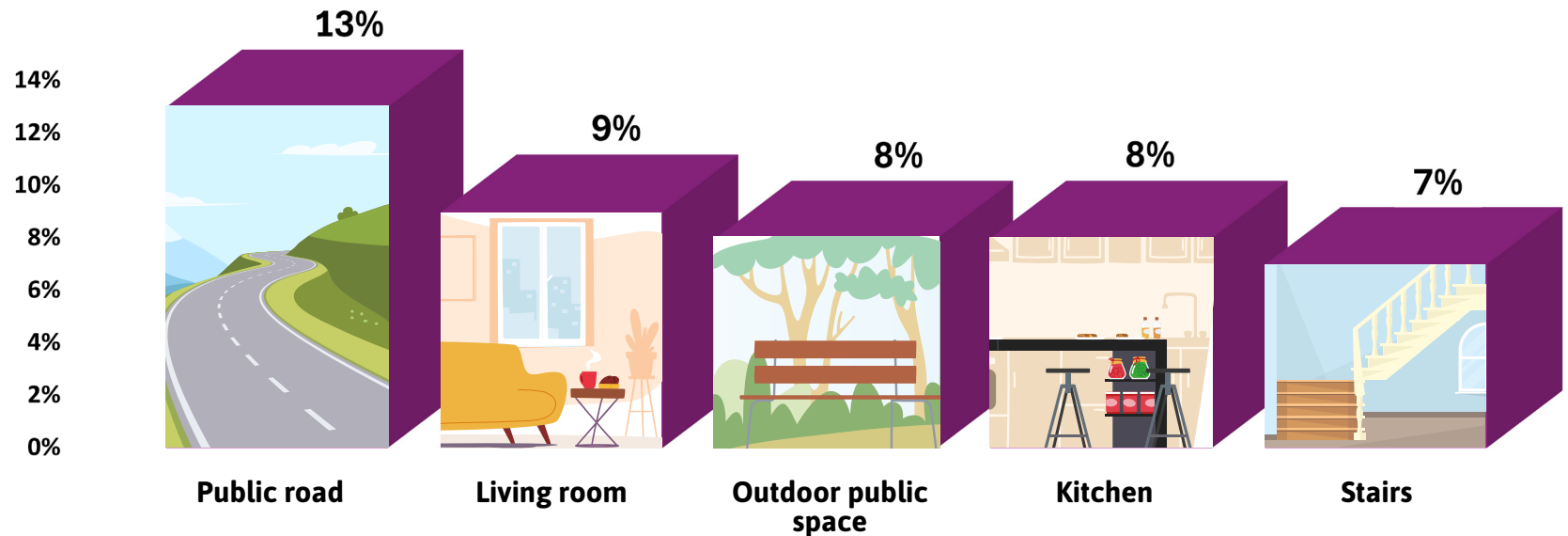
47%



Baby
Boomers

Accidents and aftermaths

Bruised Britain 2024: The 5 most common settings for an accident:



As a reminder, Bruised Britain #1 found that well over half (57%) of all workers who suffered a mishap had to take unplanned time off work. This rises to 71% among under-35s.

The average injured worker needed 11.5 days off but this day count increases if you're younger or female. On average, UK women needed 13.3 days off.

To the aftermath, and 1 in every 6 (15%) Britons who experienced a recent accident told Bruised Britain #1 that they now live with a resulting disability or long-term health condition. This rises to nearly a quarter (23%) among under-35s.

Further, 1 in 4 (24%) people said that the financial implications of not working pushed them to return to work earlier than planned and 1 in 6 (16%) say they felt pressured to return to work earlier than planned owing to the fear of losing their job.

1 in 5 (20%) who suffered an accident said they've had to change or adapt their daily routines as a result of injuries, while 7% had to permanently change how they worked.

Lastly, as a result of accidents and injuries, a significant 3% chose to give up work and another 3% said that they involuntarily lost their jobs.

The Inside Track

“By demonstrating the value of the product and highlighting the points of differentiation, Accident Only Income Protection can become a prominent solution for many UK consumers, and we have already witnessed this. Sometimes self-insurance is proposed by customers as an alternative route to any form of protection insurance, but explaining the potential impact accidents can have on their typical savings tends to highlight the level of inadequacy.”

**Joshua Sargent, CEO
Clark UK**

Who really feels at risk?

Accidents likely inside the home:



31%
say in
the kitchen

Accidents likely outside the home:



31%
say a fall



32%
say a fall



20%
say a sports
injury



22%
say a
DIY mishap



19%
say an accident
at work

From the data it's clear younger Britons are more wary than their elders on the risks of suffering an accident. 1 in 4 (24%) Gen Zs say they believe they are 'more likely' than average to experience a mishap.

And much of that concern is logical. That Gen Z and Millennials believe they're at greater risk of picking up an injury due to a hobby, sport or exercise ties up with the statistical probability of suffering an accident related to those very things.

Yet data shows younger groups' concerns are in fact higher all across the board. For example, 1 in 3 (34%) Millennials foresees a DIY-related accident - versus just 1 in 5 (20%) in Gen X, and even fewer (13%) Baby Boomers - while Gen Zs are twice as likely to think they'll have an accident in the kitchen than Baby Boomers (41% / 22%).



The Takeaway

Stats show that younger British adults are more likely to suffer accidents in general yet some accidents, such as falls at home, become more likely as we age. The likelihood of significant physical consequences and longer recovery times - those too increase with age.

The Inside Track

“In conversations we have with customers – and as evidenced in the National Friendly research – it’s increasingly apparent that consumers are becoming more aware of the different types of risks they face and how these might affect their household income. Advisers need to consider those risks when recommending products and respond to the individual’s financial resilience as well as their type of work, interests, and lifestyle.”

Paul Foody, COO
LifeSearch

Manual work, minimum protection

Some of our survey's most striking data lies in manual workers' attitudes to accidents. Most people might assume that those who do physical work are:

- a. At greater risk of experiencing an accident; and
- b. More likely to face additional time off work (perhaps not earning) following an accident.

It's alarming that more manual workers (36%) than the national average (34%) say they've never considered what they'd do in such a scenario. This lack of contingency planning comes despite manual workers themselves admitting that their accident risk at work is slightly higher than the general population (23% v 19%). In yet more self-awareness, 15% of manual workers predict that an accident would sideline them for longer than average.

When asked what kind of support they'd value most after an accident, manual workers (31%) said financial - more than medical or psychological - yet very few have protection in place. For most, contingency looks like raiding savings (45%), government support (18%) or relying on a partner (18%).

Just 1% of manual workers have Accident Only Income Protection, and 59% say they've never heard of it.

Among those who don't have it, most say cost is the bigger barrier (39%), followed by mistrust. In the general population 16% say they don't trust that Accident Only Income Protection would pay out but among manual workers this rises to 24%.

The data seems to tell a story yet there's optimism here too. Solid numbers of manual workers say that affordable pricing (33%), clearer information on exclusions (15%) and quick claims payments (15%) would increase the likelihood of them buying Accident Only Income Protection. A majority of manual workers (51%) say that menu-style products raise the appeal of all protection variants.



The Inside Track

“Consumers clearly want the discussion but Income Protection and Accident Only Income Protection remain under-explained and too often overlooked. Build products that are simple, eligibility-clear, sensitive to mental-health disclosure and flexible work, and the conversation becomes easier.”

**Chris Reed, Executive Director of Marketing
ProtectLine**

Trappings of modern life

Another generational difference appears in people's perception of the risk associated with modern habits and behaviour patterns.

For example, Gen Z and Millennials are very likely to see a connection between accidents and the use of smartphones, playing sports, and even working from home - but not so older generations.

In fact, 1 in 3 (66%) Baby Boomers and even more (71%) in the Silent Generation believe modern life has in no way increased the risk of them having an accident.

Perhaps relatedly, in Gen X 1 in 3 (32%) people – and among Baby Boomers near 1 in 2 people (47%) – say they've actually 'never considered' what they'd do if an accident impacted their earnings.



of Millennials believe smartphones raise the risk of an accident



of Gen Z say working from home ramps up the potential for accidents



of Gen Z say electric vehicles pose a major accident risk



of Baby Boomers say nothing about modern life affects their accident risk



The Takeaway

The way different generations rate their accident risk reflects in the uptake of protection products. And while one might assume that older Brits have more financial resilience to deal with lost earnings it's not always so clear cut.

The Inside Track

“If nearly half of younger consumers would consider Income Protection or Accident Only cover at a lower price, it's a clear signal that affordability and simplicity are key to unlocking engagement. This kind of modular approach could be a powerful gateway into broader protection conversations.”

**Emma Vaughan, Managing Director
Omni Protect**

The price of an accident

All in, accident costs can pack a punch. The average UK daily wage is currently £145.60 hence 11.5 of those days means that, as a baseline, accidents cost an average of £1,674.

Note that the potential for further financial hardship likely increases if you are self-employed or the household's only breadwinner. And for many, the costs probably don't stop there.

Beyond lost earnings, consumers may have to explore private sector medicines and / or treatments, and even where treatments are free there may be extra travel and parking costs when making trips to consult with new doctors and specialists.

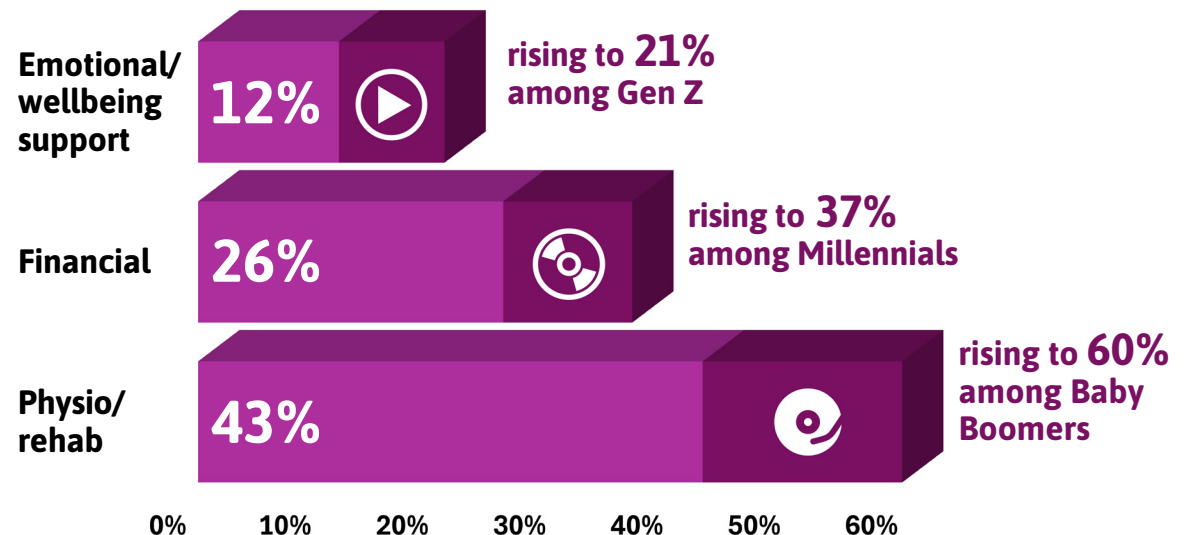
Lastly, as expressed in Bruised Britain #1, it's not uncommon for accident victims to have to make new practical arrangements to stay comfortable, ease pain and / or accelerate recovery; hence new equipment, tools and even clothing - the bill could quickly mount.

Interestingly, 60% of Baby Boomers stated that physio / rehab services would be valuable services if recovering from a significant physical injury yet just 8% of this demographic actually have private medical insurance and even smaller percentages have income and / or accident protection in place.

Could you
afford to lose
£1,674?



What kind of help might matter most when recovering from an accident?



The what ifs

We asked our nationally representative audience of 5,000 how they might, in a scenario where an accident forced them off work, make ends meet.

Interestingly, big portions of Gen Zs say they'd rely on their partner (30%), borrow from friends and family (21%), or get into debt (19%).

Millennials' contingency plans look very similar to Gen Z, yet a higher portion (24%) say they'd stick the costs on a credit card. Millennials are the most likely to say they'll dip into their savings (47%), and most likely to have 1 or more protection products already in place.

While many in Gen X (45%) and Baby Boomer groups (43%) say they'd dip into their savings to make up any financial gaps, sizeable numbers in both categories also say they'd turn to government support (24% / 16%) or even get into credit card debt (14% / 6%).

1 in 10 Baby Boomers (10%) say they'd have to rely on a partner or family, while 17% simply say they 'don't know' how they'd cope.

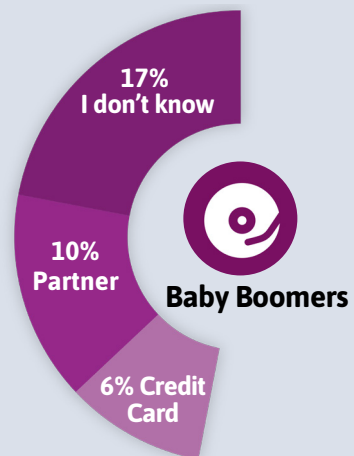
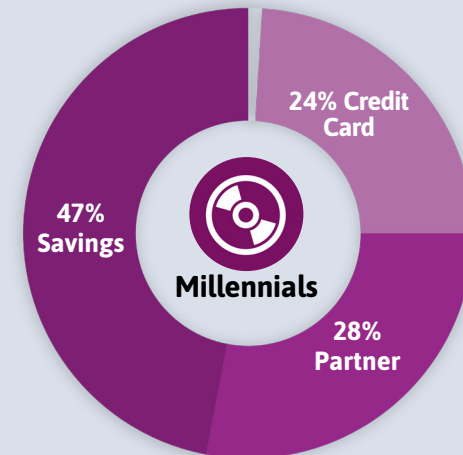
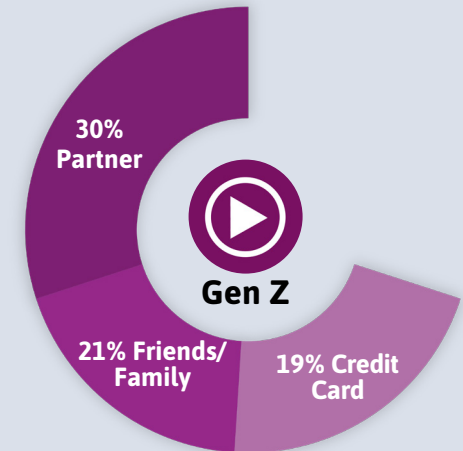
Interestingly, not insignificant numbers wrongly believe they'd be able to claim for a non-fatal accident on their life insurance (5%) or critical illness policy (3%).

The Inside Track

"We've seen a significant increase in interest for both IP and ASU since the pandemic which hasn't slowed down, especially with younger clients. The FCA 2024 Financial Lives report shows 24% of adults have low financial resilience, so increasing awareness of these products is essential."

Sam Hudson, Executive Director - Consumer Partnerships
Howden Life & Health

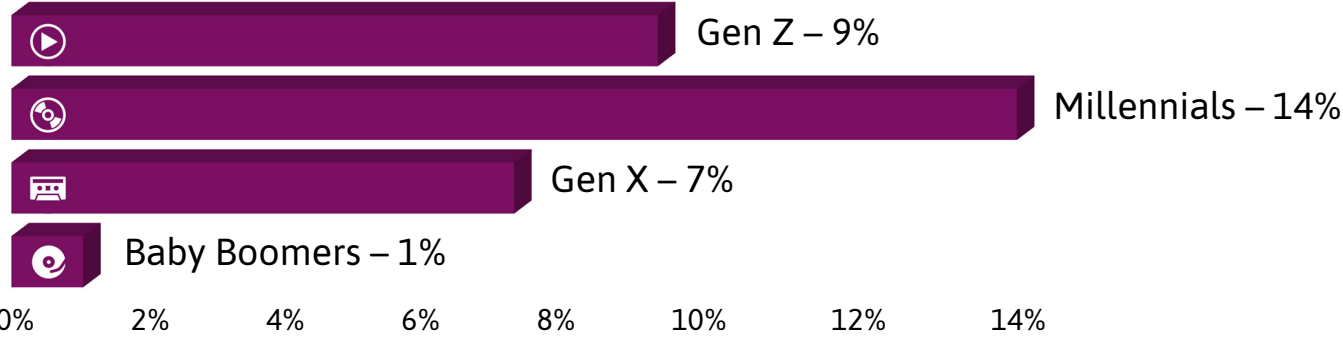
If I had to, I'd borrow money from my...



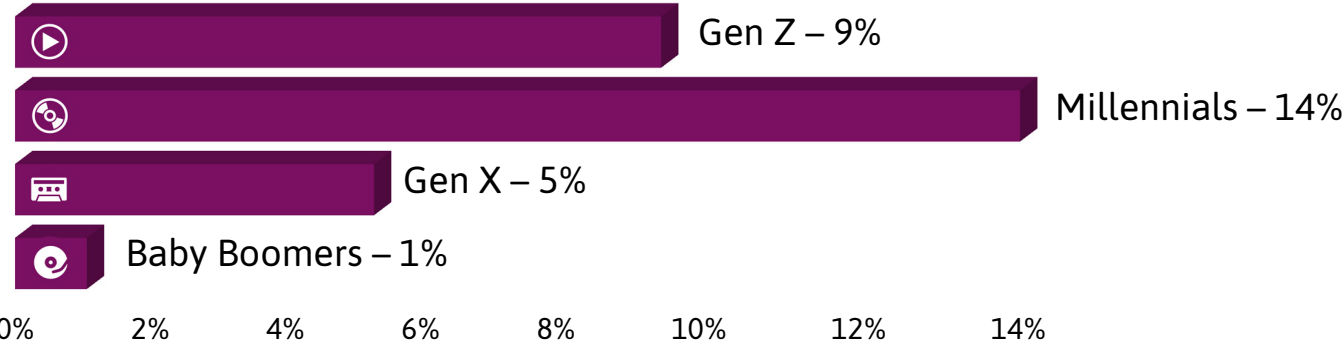
Britain's protection gap

I currently have...

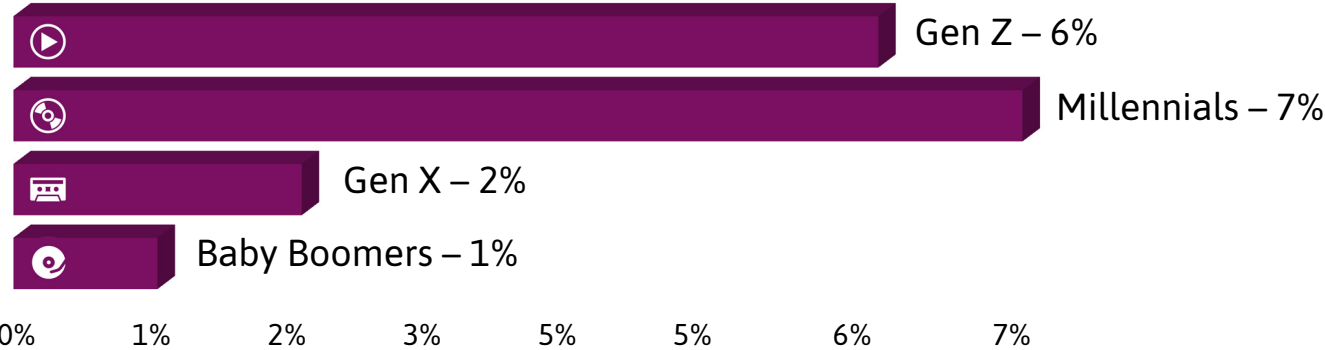
Income Protection



Accident, Sickness and Unemployment insurance



Accident Only Income Protection



Gen Zs and Millennials are not only more concerned about accidents than their older peers, they are also more likely than Gen X and Baby Boomer demographics to own elective insurance policies such as Income Protection.

This combination of factors likely explains why nearly 1 in 10 (9%) Gen Zs and 1 in 7 (14%) Millennials have, at 1 time, owned an Income Protection and / or an Accident Only policy.

For comparison, 42% in Gen X and Baby Boomer groups say they've never even heard of these products.

Among those who have, nearly 4 in 5 (79%) Baby Boomers - rising to 86% among the Silent Generation - say they're simply not interested in owning Income Protection; no matter how cheap the cost or comprehensive the cover.

It figures, then, that just 1% of Baby Boomers have active protection policies right now.

The Takeaway

It feels open and shut that older demographics will avoid protection products but those groups' patchy financial resilience - plus the appeal of menu-style / custom income and accident protection - presents a bigger opportunity than first it appears.

The Inside Track

“ Our data from 2024 has shown a 16% increase in Income Protection sales since 2023 and a staggering 73% increase since 2017, with Gen Z and Millennials the most likely to buy. This proves that the ‘value’ of IP is increasing and should be a lightbulb moment for brokers who have otherwise struggled to sell Income Protection. ”

Warren O'Connell,
Head of Business Development
Iress

Protection in action

To start with some baselines, our data shows that 7% of UK consumers have Income Protection. Nationally, 7% have Accident, Sickness, and Unemployment cover, and while 4% have Accident Only Income Protection this rises to 7% of Millennials.

Among Gen X and Baby Boomers who do or have owned such products, just 16% of Gen X and 13% of Baby Boomers have claimed on their policy.

Interestingly, 10% of all those who have / had relevant policies say they also had an accident but for whatever reason didn't actually claim.



We asked those who did claim to tell us where the money went. And while the majority put their insurance payout towards private medical care (39% overall, rising to 46% in Gen Z respondents), 75% among Baby Boomers and 34% among both Gen Zs and Millennials used the cash to cover daily expenses.

Some claimants used funds to cover mortgage or rent costs (27% Gen Z, 16% Gen X), while nearly 1 in 3 (30%) Millennials say they spent the cash on a holiday.

The Inside Track

“With over a third of policyholders having made a claim, these findings show how key Income Protection is to financial resilience. Claimants are using their payouts for a wide range of reasons suggesting that, for young people in particular, Income Protection is more than a safety net, it’s an essential financial tool.”

**Jo Miller, Managing Director
Income Protection Task Force**

I claimed on my protection policy and spent the money on...



39%
private/other
medical expenses



37%
nothing
- I saved it



35%
day-to-day costs
(eg. bills)



29%
home
improvements



26%
a holiday/
trip away



22%
mortgage/
rent

Breaking down the barriers

We've read that as much as 42% in Gen X and the Baby Boomer groups say they haven't heard of Accident Only Income Protection, but lack of product awareness is not the only barrier in play.

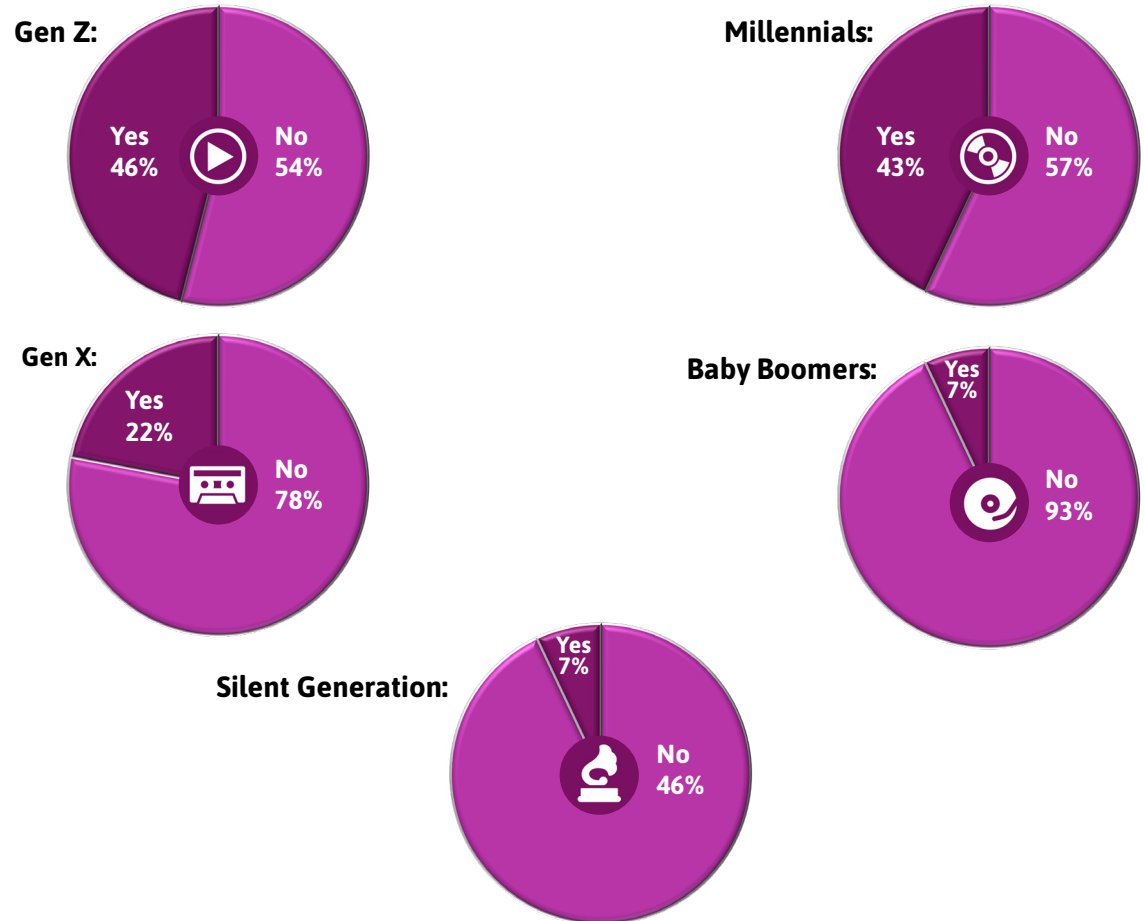
The chief reason for comparatively low uptake is the perception of how much it costs. And while 4 in 10 (40%) respondents didn't feel confident enough to guess at the price tag, those who did came up with an average of £28 a month.

1 in 3 (34%) Millennials and even more in Gen Z (39%) say that's too expensive.

For older generations it's less about price and more about trust. When asked why they don't have it, 16% of the UK overall says they don't trust that it'd pay out; with Gen X, at 20%, the least trusting generation.

Other barriers include confusion (10%) and various iterations of an "accident won't happen to me" (10%). Some respondents say they don't know how and where to shop for it (7%), while others suggest their financial adviser didn't flag it. On that, 58% of customers say they'd expect advisers to discuss the product, rising to 62% of Gen Zs and over 2 thirds (67%) of Millennials.

Are you interested in Income Protection / Accident Only Income Protection?

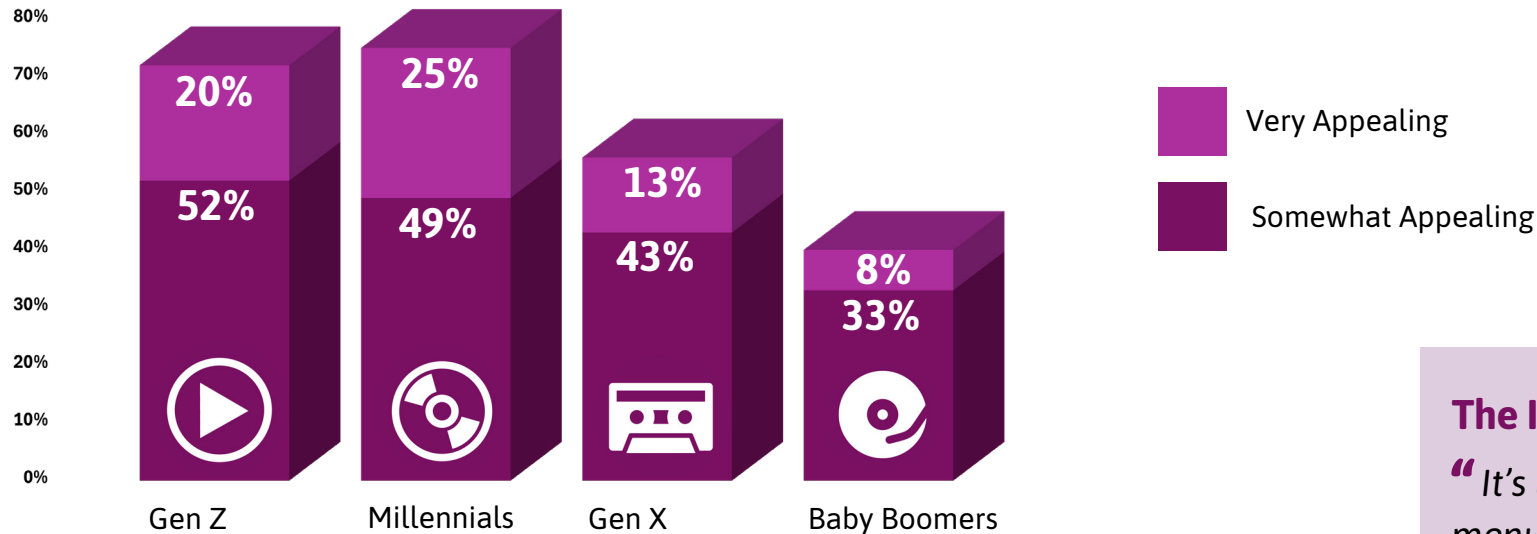


The Takeaway

Cost and trust are 2 big barriers to protection products. Although the UK imagines the product costs near £28 per month, National Friendly data suggests it's more like £24.

From awareness to action

How appealing would protection products be if you could build custom accident cover to fit your own risks?



Problems of awareness, perception and trust are in play, but customers are open-minded to protection products, including Accident Only Income Protection.

This certainly applies to younger demographics but the appeal doesn't end there. Build-it-yourself / menu style insurance cover seems like it'll open up more possibilities among older demographics too. The prospect of accident cover to fit one's own personal risks struck a chord among all demographics, with smaller portions of each group even more emphatic.

Beyond that, raising financial advisers' awareness of these products would be a relatively easy first step in stimulating more general awareness. As ever, some education and resources would arm financial advisers with stats that tell a story of protection not as untrustworthy, but as a product which quickly pays for itself.

Because 16 million is a lot of people, and £1,674 is a lot of money.

The Inside Track

“It's unsurprising customers prefer menu-based products due to their ease of application and management at a time when we're swamped with life admin. However, the low familiarity suggests consumers may not be aware or fully understand how they work and uptake will always depend on how advisers perceive, position, and explain the benefits as well as customer eligibility.”

Lucy Brown, Insurer Partnerships Director
Reassured

Although people's estimated £28 per month for protection is also a big number when times are tight, the prospect of building cover that is closely relevant to the individual – for a corresponding cost – seems like it could fit.

As ever, we in insurance would always advocate that some cover is better than none. Entry level or basic cover could, at a palatable cost for customers, sew up gaps in people's financial resilience that would otherwise see them borrow from friends, get into debt, sacrifice lifestyle ...or indeed panic.

As this report demonstrates there are significant gaps not just in people's financial health but in their understanding of what protection products do and don't do, and how reliable they are in reality.

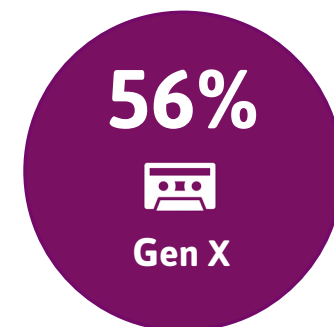
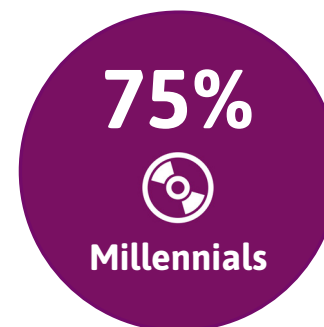
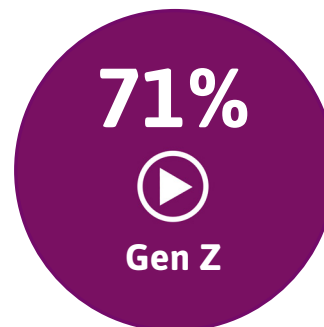
Beyond traditional cover: A win-win-win for industry, advisers, and consumers

National Friendly's Bruised Britain #2: The Mishap Gap reveals a compelling market opportunity that benefits all stakeholders in the protection ecosystem. With nearly 16 million UK adults experiencing accidents that impacted their ability to work in the past 3 years, the demand for financial protection is undeniable.

Younger demographics show remarkable appetite for non-traditional Income Protection such as Accident Only Income Protection and Friendly Shield (which covers accidents and sickness if selected): 46% of Gen Z and 43% of Millennials express interest in accident-focused cover at lower cost points and ownership rates are already encouraging. Almost 1 in 10 (9%) in Gen Z and 14% of Millennials have Income Protection, while 6% and 7% respectively have Accident Only Income Protection - higher than any other age group.

For advisers, this report presents a clear mandate for more proactive conversations. Over two-thirds (67%) of Millennials expect discussions about Accident Only Income Protection when seeking advice about Income Protection and 3-quarters of Britons overall expect advisers to discuss protecting income from accidents as well as illness.

Menu-style, build-your-own protection products emerged as appealing to:



This approach has the potential to introduce flexibility and address issues of cost and relevance.

The Inside Track

“Bruised Britain findings underline what we’ve long believed: that accidents don’t just happen to other people, and their financial impact can be just as painful as the physical. At National Friendly, our mission is to make protection accessible to everyone. The Bruised Britain report highlights just how many households are one accident away from financial strain and that’s something we can help prevent. Our non-traditional protection products are designed to respond to real life, offering fast, flexible and family-wide support that helps people recover with confidence.”



**Oliver Jones, Commercial Director
National Friendly**

Realising the potential of non-traditional cover depends on 4 critical factors:

1. Better consumer education and awareness about product value and reliability
2. Addressing cost misconceptions
3. Broadening protection conversations beyond death and catastrophic accidents / illness to include the financial impact of everyday accidents
4. Creating affordable, flexible, accessible products that meet diverse needs.

As a specialist provider, with a mutual heritage spanning over 155 years, National Friendly sees Accident Only Income Protection and its non-underwritten Friendly Shield as vital stepping stones for those who would otherwise remain unprotected; it means getting people onto the protection ladder and opening doors to broader conversations.

Market validation is clear. National Friendly’s Accident Only Income Protection and Friendly Shield products have grown 136% in just 6 months and now comprise 40% of our overall sales.

As consumer appetite, adviser opportunity, and industry innovation converge, we foresee the evolution of an environment where everyone benefits from better accident and non-traditional protection.

Our mission at National Friendly

At National Friendly, we understand the significant impact everyday accidents can have on everyone and their families. Our Income Protection product family consists of **Friendly Shield**, **Accident Only Income Protection** and standard **Income Protection**, which covers accidents and sickness.

Friendly Shield, our essential cover product available to all with no underwriting meets the essential protection needs highlighted in the Bruised Britain report on everyday accidents. With 3 cover levels and a short deferred period, it provides faster access to financial support when it's needed most. The cover can also be extended to family members including children.

As an added benefit, all policies include immediate and confidential access to **Friendly GP+**, our 24/7 virtual GP service. This valuable resource provides families with on-demand GP consultations, arrangement of private prescriptions, physiotherapy, counselling, and more.

Likewise, all policies also provide access to **Friendly Dentist**, which includes an unlimited around the clock access to a dental chat helpline, expert-led videos on dental health and smart educational articles.

With National Friendly, you can have a practical and affordable solution that supports health, wellbeing, and financial security.



To find out more:

Visit nationalfriendly.co.uk/bruised-britain

Or view our product family at nationalfriendly.co.uk/adviser

You can also 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:

brokersupport@nationalfriendly.co.uk

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