

Bruised Britain

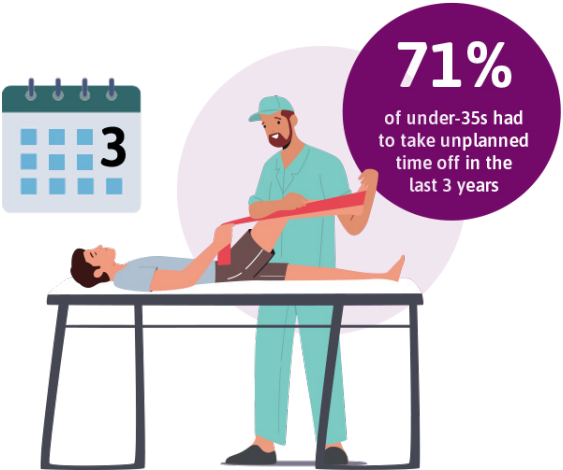


Our latest consumer research study sheds light on the physical and financial impacts that accidents have on people across the UK.



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Foreword

At National Friendly, we believe that financial protection should be simple, inclusive, and built around real lives. That's why we're proud to present our latest Bruised Britain research, shining a spotlight on the important impact of everyday accidents.

Our findings reveal a nation increasingly vulnerable to the kind of accidents that can derail finances, from sports injuries to accidents involving e-scooters and smartphones. These are not rare events - they are part of everyday, modern life. And yet, too many people remain unprotected, assuming income protection is a luxury only for the most serious of health crises.

That's where non-underwritten products such as Accident Only Income Protection and Friendly Shield come in.

We created Friendly Shield to offer practical, affordable cover that complements the realities of today's world. And with its optional sickness cover - available with no medical questions or disclosures - we've increased that much needed support even further.

Comprehensive income protection can be seen as out of reach for many people, particularly those balancing rising living costs. By offering affordable, accessible options without the barriers of medical underwriting, we're helping to close the protection gap - giving more individuals and families the opportunity to secure valuable financial support without adding to potential financial stress. Friendly Shield is a direct response to what advisers and customers have told us: protection needs to be flexible, easy to access, and designed for everyone, not just a select few.

Our mission as a mutual society has always been to help individuals and families safeguard their futures, whatever life throws their way. Nearly three in five people who suffered an accident needed to take unplanned leave from work. That's a stark reminder of just how vulnerable we can all be to life's unexpected turns.

We hope this report not only raises awareness of the risks people face but also reframes the conversation around income protection. It's time to think beyond the extremes and start planning for the everyday. With the right protection in place, we can help more people bounce back financially, and emotionally, when the need arises.



Graham Singleton
Chief Executive Officer
National Friendly

The physical impact of accidents

Almost one in five (15%) British adults who experienced an accident in the past three years now live with a long-term disability or health condition as a result, rising to 23% of under-35s.

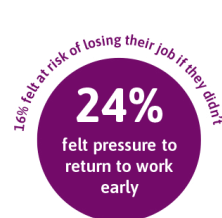
Our research highlights the widespread impact of accidents on people's health and finances. It was found that over a fifth (22%) of adults had at least one accident in the last year, increasing to 32% of under-35s. Alarmingly, 8% of adults reported three or more accidents in the past 12 months. Over the last three years, nearly a third (29%) of adults experienced an accident, with the frequency higher among younger people (37% of under-35s).

The physical impacts of accidents can be seen on the left hand side of this page. Additionally, 20% of injured individuals had to change or adapt their daily routines, and over half (57%) of workers had to take unplanned time off work, climbing to 71% among under-35s. Injured individuals took an average of 11.5 days off (rising to 13.3 days for women).

"The reality is that accidents can, and do, happen to anyone, and the statistics from National Friendly's 'Bruised Britain' research are a stark reminder of the potential impact. As advisers, we see firsthand how clients struggle when unexpected injuries disrupt their income. Their Friendly Shield and Accident Only Income Protection products are invaluable additions to our toolkit, offering an affordable, accessible way to protect clients - especially younger individuals who are most at risk."

Amanda Wilson, Director
The Right Mortgage Network

Accidents also have profound financial consequences:



35%
Bruising



21%
Sprained muscles



21%
Grazes



13%
Broken bones



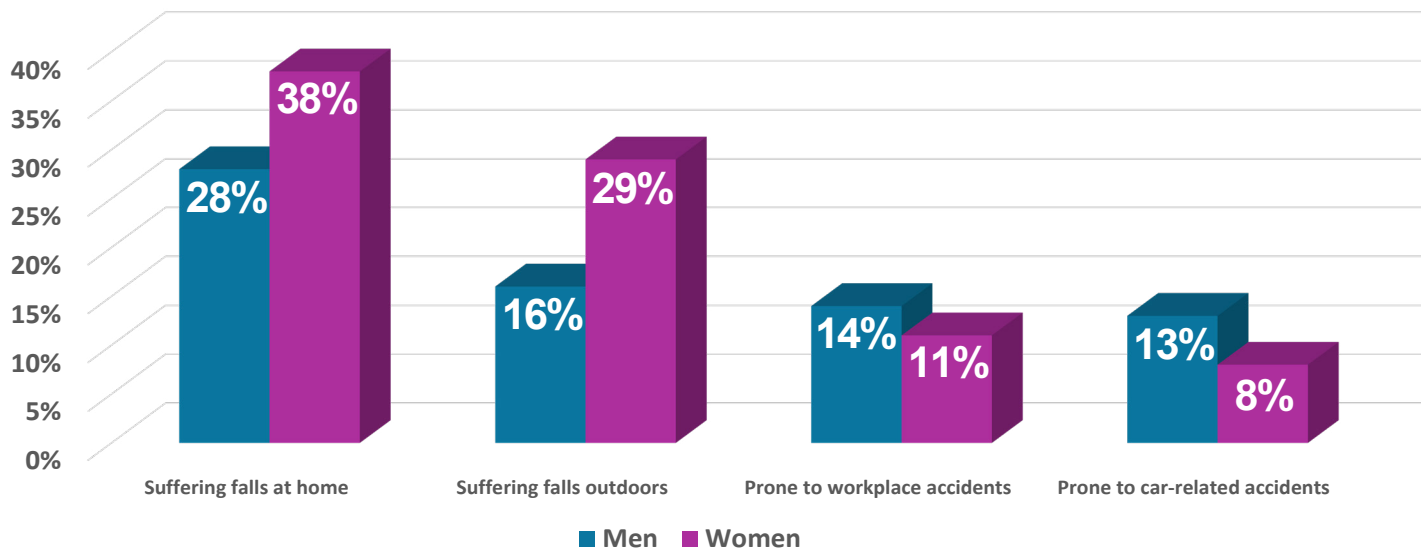
12%
Loss of hearing or sight
In under-35s reported accidents



9%
Whiplash or concussion

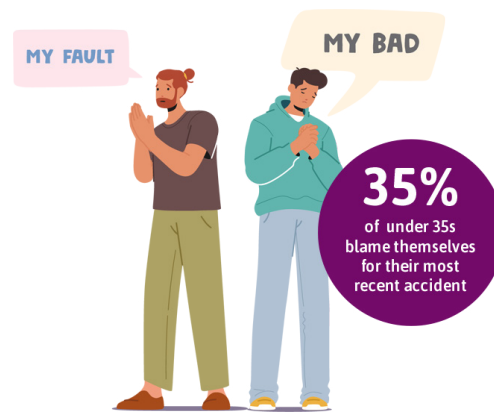
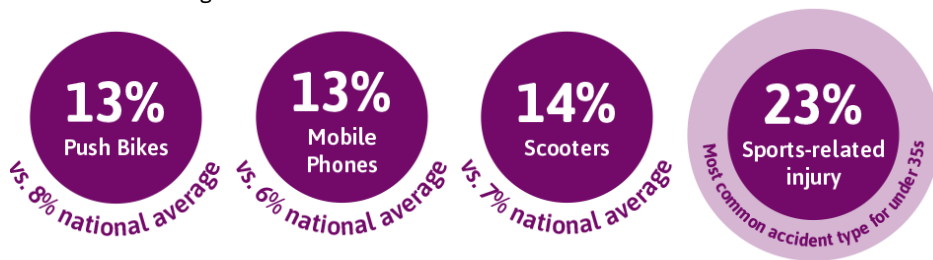
Gender differences in accident risk

Women are more likely to suffer falls at home and outdoors, while men are more prone to workplace accidents and car-related incidents.



Younger Brits face higher risk of everyday accidents

Over a third (37%) of under-35s experienced an accident in the past three years, significantly higher than the national average. Younger individuals are also more likely to experience accidents involving:



Accidents and younger generations

A third (33%) of UK adults who experienced an accident in the last three years described it as “serious,” with the most common type of accident being a fall at home (34%).

The study found that among adults aged under 35 who have had an accident in the last three years:

- Almost one in four (23%) suffered a sports-related injury, while hazardous sports led to injuries in 8% (compared to a national average of 16% and 4% respectively)
- Younger people are more likely to have accidents involving scooters (14% vs 7% average), push bikes (13% vs 8%), or mobile phones (13% vs 6%).
- More under 35s suffered an allergic reaction (10% vs 6%) or were electrocuted (9% vs 4%)

The research highlights that accidents not only lead to physical injuries but also financial strain. Younger people often lack the financial cushion to manage unexpected disruptions, with 37% of adults under-35 experiencing at least one accident in the past three years. Our Accident Only Income Protection claims data shows 34% of claimants are aged 35 or under.

Younger people are more likely to link accidents to:



“As a one of the UK’s leading Income Protection brokers, it’s truly eye-opening to see how everyday accidents can have such a profound impact on both people’s health and finances. National Friendly’s ‘Bruised Britain’ research highlights the pressing need for income protection, particularly for younger generations who often lack the financial safety net to recover from unexpected events. From sports injuries to accidents involving scooters or mobile phones, it’s clear that the risks are diverse, and the financial strain can be overwhelming. Income protection is more important than ever to ensure individuals have the support they need to maintain their financial stability, no matter what life throws their way ”

Ben Jones, Head of Product and Partnerships
Active Quote

Fear of the costly consequences of accidents

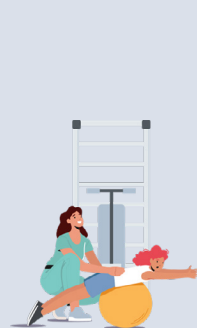
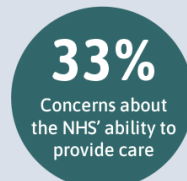
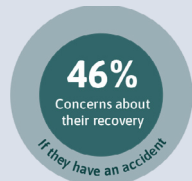
One in four (26%) adults live in fear of having an accident. That rises to 31% among women and 34% among young people (aged 18-34).

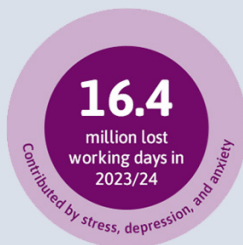
When it comes to personal safety and the likelihood of having an accident, over half (51%) consider themselves to be 'risk-averse'.



Fears of permanent disability and financial impacts of an accident

Among those who are fearful of having an accident, their reasons include:





(Health & Safety Executive)

The mental health toll of everyday accidents

Our study found that among those who have had an accident in the last three years, over one in 10 (11%) experienced a broader mental health impact from their accident, and 5% even suffered nightmares, rising to 7% among women and 8% among those aged under 35.

Among those who work and had to take unplanned leave due to an accident, 15% reported a decline in their mental health due to financial worries, rising to almost one in five (19%) of men. Furthermore, 12% said their family relationships suffered because of financial stress put upon them as a result of an accident, rising to 15% of men.

According to the Health and Safety Executive* (HSE), in the 2023/24 period, stress, depression, or anxiety accounted for 16.4 million working days lost, with an average of 21.1 days lost per case.



“These findings highlight how important income protection is in supporting members. Mental health struggles and family stress can have a big impact. By helping members understand the everyday risks they face, we can guide them to solutions like Friendly Shield, which gives essential financial reassurance during recovery.”

**David Bock, Head of Protection
USAY Compare**

*Source: <https://www.hse.gov.uk/statistics/dayslost.htm>

How National Friendly can support your clients

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 three cover levels and a short deferred period, it provides faster access to financial support when it's needed most, with cover extending 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, private prescriptions (which need to be paid for), physiotherapy, counselling, and more.

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

The research was conducted by Opinium Research between 1-5 November 2024 among 2,000 UK adults.



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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