

Accident Only Income Protection Case Studies



Quick support for injured electrician after road traffic accident

Occupation: Self-Employed Electrician

Injury: Broken leg & wrist from a road traffic accident

Mr. Wilkinson, a 33-year-old self-employed electrician, was involved in a road traffic accident that left him with a broken leg and wrist, making it impossible to work.



Thanks to his Accident Only Income Protection policy, he received his first payment within a month of his claim.

Over his two year recovery period, he benefited from a £11,273 payout, including £3,000 in rehabilitation support.

With financial security in place, he focused on his recovery and successfully returned to work in March 2025.

"I genuinely felt that they had my best interests at heart. For example, I actually didn't know that I had a £1,500 rehabilitation allowance on my policy which allowed to me to claim back for private physiotherapy. I don't think I would be returning to work now if it wasn't for this.

Ultimately, I'm extremely grateful for National Friendly for everything they have done to help me get back to full health - without them I probably would've had to move back in with my parents. Instead, I was able to keep the rental going on my house. Overall, National Friendly have just taken the stress out of the whole situation, which I particularly needed at that time with other pressures I had going on in my life. Thanks, National Friendly!"

Football injury didn't stop business owner thanks to Income Protection

Occupation: Company Director

Injury: Knee injury requiring surgery

For business owners like Mr. Mutepfa, time off work can have serious financial consequences. After injuring his knee playing football, he needed reconstructive surgery and was unable to work for months.



His Accident Only Income Protection policy covered his lost earnings for 10 months, providing crucial financial stability while he recuperated. He valued the regular contact with the National Friendly team just as much as the payouts he received.

"From day one National Friendly were brilliant with me looking after my needs. I had the same handler Lee Archer throughout the duration of my cover and I can't speak highly enough of him. All in all a very good company to deal with."

Tree surgeon receives fast payout after workplace fall

Occupation: Self-Employed Tree Surgeon

Injury: Fractured pelvis and sacrum from a 20ft fall

When Mr. Barcellona, a 43-year-old tree surgeon, fell from a ladder at work, he sustained severe fractures.



Fortunately, his Accident Only Income Protection policy's Fracture Cover provided an immediate £3,000 payout within 48 hours of him making the claim, easing the financial burden while he recovered.

His claim was processed swiftly, and he received his first income benefit payment shortly after his accident. A total of £1,400 was paid out. With physio through our rehabilitation benefit and support, he was able to return to work in March 2025.

Carpenter benefits from lump sum fracture cover payout after a home accident

Occupation: Self-Employed Carpenter

Injury: Neck and rib fractures from a fall at home

Accidents don't just happen at work. When Mr. L, a 53-year-old carpenter, fell down the stairs at home, he relied on his policy's Fracture Cover to provide a £3,000 payout within days.



His Accident Only Income Protection policy has covered his lost income with approximately £1,000 paid so far while he recovered.

Within just six weeks, he was back on the job—proving that even short-term injuries can disrupt income, but protection insurance makes all the difference.

Tree surgeon protected while abroad

Occupation: Employed Tree Surgeon

Injury: Broken jaw & concussion from an attack abroad

Holidays should be about relaxation, but for Mr. R, a 29-year-old tree surgeon, a stag weekend in Portugal turned into an ordeal when he was attacked and suffered a broken jaw.



His Accident Only Income Protection policy's Fracture Cover meant he received £3,000 within days to help cover his expenses, meaning he didn't suffer financially while he recovered.

Thanks to his policy, he was able to focus on healing and returned to work the following month.