

What makes our Income Protection different



National Friendly

- ✔ **Speak directly to an underwriter making the decisions.**
- ✔ **Offer up to 4 exclusions.**
- ✔ **We offer same day email response to pre-sales.**
- ✔ **Average of 1-day turnaround following receipt of medical evidence.**
- ✔ **Where customer is awaiting minor treatment, we will look to offer cover rather than postpone.**
- ✔ **Reviewable exclusions.**

Premium Options

4 ways that your client can pay:

Level reviewable payments

Your client's monthly payment starts at a fixed amount for the first 5 years, but it will be reviewed every 5 years and could change depending on our overall experience, not their personal experience.

Age-costed reviewable payments

Your client's monthly payment will increase each year in line with their age, and will be reviewed every 5 years depending on our overall experience, not their personal experience.

Age-costed guaranteed payments

Your client's monthly payment is likely to rise each year due to their age, but won't otherwise change as long as their cover options stay the same.

Level guaranteed payments

Your client's monthly payment will stay the same for the whole time they have the policy as long as their cover options stay the same.

Our unique approach to underwriting

Our aim is to be as inclusive as possible in our underwriting stance:

- ✔ **Exclusion reviews:** Wherever possible, we review exclusions after an agreed amount of time in collaboration with our underwriters.
- ✔ **Impressive STP rate:** Our Income Protection Straight Through Processing (STP) rate stands at 65%.
- ✔ **Special consideration for offshore workers:** For Income Protection products, we consider applications from some oil rig and offshore workers.
- ✔ **Does your client work at height? Not an issue:** Occupations involving work at heights won't face height-related questions.
- ✔ **BMI consideration:** We consider BMI up to 40.9, ensuring more individuals can access our insurance.
- ✔ **Zero nicotine vape users welcome:** We don't treat non-nicotine vapers as smokers.
- ✔ **Up to 4 exclusions:** We allow for up to 4 exclusions to cater to specific needs.
- ✔ **Inclusion of mental health conditions:** We consider mental health conditions, including bipolar and PTSD.
- ✔ **Personalised solutions:** For milder mental health conditions, we offer the option of a loading rather than exclusion.

Speak to our Underwriting Team directly:

0333 006 3010 Monday to Friday - 8am-6pm

underwriting@nationalfriendly.co.uk

Or for other queries contact Broker Support:

0333 014 6296 Monday to Friday - 8am-6pm

brokersupport@nationalfriendly.co.uk

