

Our key products

At National Friendly, we're proud of our 'doing things differently' approach, from a pragmatic approach to underwriting through to developing unique products for the market.

Accident Only Income Protection

An alternative for clients who've been declined for full IP, can't afford it or have heavy loadings based on health grounds.

- No medical underwriting or any health-related questions
- Option to add cover for hazardous pursuits and accidental death
- 70% of income limit, higher than industry average
- Benefit guarantee of £3,000pm



My PMI

Four cover levels to suit different lifestyles, needs and budgets.

- New clients accepted up to age 85
- We won't look at a customer's claims history for 5 years, no matter how many claims they make
- New clients' premiums aren't based on their claims history or underwriting type
- Generous choice of hospitals and providers



Income Protection

A real solution for clients that uses flexible underwriting and reviewed on a case by case basis.

- 70% of income limit, higher than industry average
- Favourable terms and straightforward processing for clients with Type 2 Diabetes
- Option to add cover for hazardous pursuits and accidental death
- Allowance for therapies and consultations



Over 50s Life Cover

A solution to those who are unable to obtain underwritten life cover due to health issues or affordability.

- We offer a 6 month qualifying period by answering two health questions
- Guaranteed acceptance without the need for a medical
- We pay double the payout for accidental death
- Option for policyholders to get half their payout if they're diagnosed with a terminal illness and the rest paid on death



Discover our unique approach to underwriting

At National Friendly, we like to do things differently. We believe that some cover is better than no cover at all.

- ✓ **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.
- ✓ **Do you 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 class clients using zero nicotine vapes as non-smokers.
- ✓ **Up to 4 exclusions:** On Income Protection 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:** On Income Protection, for milder mental health conditions, we offer the option of a loading rather than exclusion.

Your trusted partner

Ready to explore the options for your clients' unique needs? For questions or more information, visit our stand or reach out to us through the QR code:

