Friendly Shield
Policy Summary

keyfacts®

National Friendly



Protection designed for you

National Friendly offers a range of protection solutions created to suit different needs, lifestyles and budgets.

Friendly Shield is designed to provide financial support if you're unable to work due to sickness or injury. It also includes additional benefits such as fracture cover, death benefit and access to virtual GP and dental services.

As part of National Friendly's wider protection range, it offers an affordable short term protection option.

Established in 1868, we're experienced in supporting our members across the UK.

This document does not contain full terms of the policy. Full terms, conditions, definitions and exclusions are detailed in the Policy Conditions.

What the policy provides:

- Monthly income benefit for up to 3 months if you can't work due to sickness or injury
- Choice of three benefit levels – Bronze, Silver or Gold
- Fracture cover with defined benefit amounts
- Accidental death benefit (up to £85,000 depending on level)
- Natural death benefit of £2,500 (after 2 years)
- Rehabilitation benefit up to £1,000 per policy year
- Access to Friendly GP+ and Friendly Dentist+ services
- No medical underwriting at application
- Premiums that are fixed for the first 3 years

Eligibility and suitability

You must be:

- Aged 18–60 when your policy starts
- Actually working at least 16 hours per week when your policy starts and at the time of claim
- Working in the UK and resident in the UK
- Registered with a UK doctor and able to provide access to at least 2 years of UK medical records.
- Able to pay monthly premiums by Direct Debit from a UK bank account
- Willing to provide medical evidence, financial evidence and proof of working when claiming for income benefit
- Under appropriate medical care during your claim

This policy is not suitable for people who:

- Require long-term income replacement
- Are unemployed or working fewer than 16 hours per week
- Are looking to cover previous or ongoing medical conditions, have known chronic conditions or are currently off work sick
- Work in excluded occupations or high-risk environments, such as Armed Forces, Police, or occupations involving firearms or explosives
- Participate in professional sports

Why our members chose this policy:



Felix:

Wanted short-term protection to help him cover bills if he became injured



Jane:

Wanted cover that could support her if she became sick



Nate:

Is self-employed and looking for straightforward protection with fixed premiums

Income benefit

Cover is for sickness or injury. We'll pay the selected monthly benefit for any absence which goes beyond the 14-day waiting period, for up to 3 months per claim.

What we mean by sickness and injury

Cover for sickness benefit is subject to policy exclusions for conditions you've suffered before, as defined in the Policy Conditions.

For a claim to be treated as an injury under this policy, it must occur after the policy start date and you must:

- Be under medical care, in relation to the injury for which you are claiming; and
- Be unable to perform your occupation; and
- Not be working in any other occupation

Fracture cover

Fracture cover provides a one-off payment if you, or a covered partner or child, suffer a specified bone fracture.

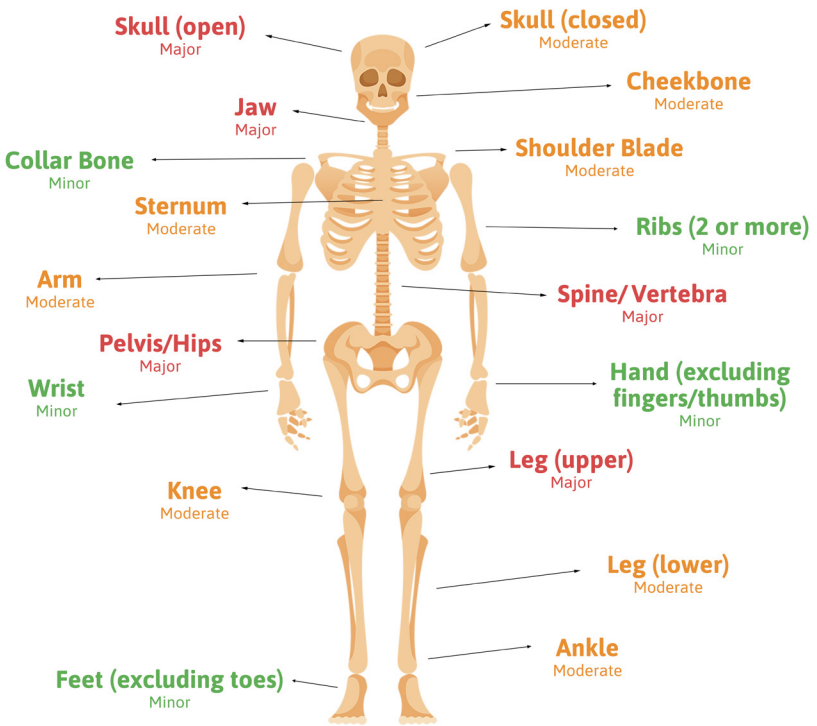
There is no waiting period for fracture cover. However:

- Pre-existing fractures are excluded
- Fractures occurring within the first 7 days of the policy are not covered
- Stress fractures, hairline fractures, micro-fractures and avulsions/chips are excluded
- The fracture must be diagnosed by a consultant

Benefit amounts depend on the selected cover level. The maximum payable in any policy year is limited to the selected level.

We categorise covered fractures as Minor, Moderate and Major:

- **Minor - Hand (excluding fingers/thumbs), feet (excluding toes), ribs (2 or more), collar bone, wrist**
- **Moderate - Knee, ankle, leg (lower), arm, cheekbone, skull (closed), shoulder blade, sternum**
- **Major - Skull (open), jaw, spine/vertebra, pelvis/hips, leg (upper)**



Additional benefits or services

Friendly GP+



Provides you and your family with:

- 24/7 GP telephone consultations
- Video consultations
- Private prescriptions (you pay the cost)
- Referrals to consultants
- Physiotherapy support

For those in your family aged 16+:

- Health and wellbeing support
- Counselling
- Legal advice
- Financial guidance

Friendly Dentist+

An app-based service for the policyholder only, providing:

- Direct access to qualified dentists
- Emergency dental triage
- Emergency appointment via a UK clinic network
- Discounts on selected cosmetic treatments

Available at extra cost:

- Emergency online dental appointments and sourcing of in-person emergency treatment where required
- Video call examinations
- Prescriptions, including those for dental antibiotics

Rehabilitation benefit

Friendly Shield includes a rehabilitation benefit of up to £1,000 in any policy year to support recovery and return to work.

This may be used towards:

- Follow-up scans and tests to support your recovery
- Physical therapy or rehabilitation treatment
- Consultation fees with specialists involved in recovery

All treatment must be agreed and considered beneficial in the circumstances.

Choosing your level of cover

Friendly Shield offers three benefit levels: Bronze, Silver and Gold. You should consider your income, financial commitments and protection needs when selecting your cover level.

	Bronze	Silver	Gold
Income benefit	£750	£1,500	£2,250
Fracture cover	£1,000	£2,000	£3,000
Minor	£350	£700	£1,000
Moderate	£700	£1,400	£2,000
Major	£1,000	£2,000	£3,000
Accidental death benefit	£45,000	£85,000	£85,000
Natural death benefit	£2,500 for all levels		
Friendly GP+	24/7 phone/online access to a Private GP for the whole family		
Friendly Dentist+	Access to a dentist via an app - policyholder only.		
Rehabilitation benefit	Up to £1,000 in any policy year for all levels		

Covering a partner

A partner must be:

- Aged 18–60 at policy start
- Married to, or living with you in a common-law relationship for at least 3 years
- On the same cover level as you

Partner income benefit is not included.

	Bronze	Silver	Gold
Income benefit	Nil	Nil	Nil
Fracture cover	£500	£1,000	£1,500
Minor	£175	£350	£500
Moderate	£350	£700	£1,000
Major	£500	£1,000	£1,500
Accidental death benefit	£22,500	£42,500	£42,500
Natural death benefit	£2,500 for all levels		
Friendly GP+	24/7 phone/online access to a Private GP for the whole family		

Covering children

Up to 10 children can be covered under one policy.

Children must be:

- At least 6 months old
- Under age 23 (cover ends at 23)

Children have the same cover for Bronze, Silver and Gold policies.

Fracture cover	£500
Minor	£175
Moderate	£350
Major	£500
Accidental death benefit	£2,500
Natural death benefit	£2,500
Friendly GP+	24/7 phone/online access to a Private GP for the whole family

Important limitations:

- This policy is not a substitute for long-term income protection
- There is a 7-day initial exclusion period at policy start (only accidental death claims are payable)
- We don't pay for the first 14 days of your work absence
- Maximum of 3 months' income benefit per claim
- Maximum of 3 income benefit claims in any 3-year period
- You, your partner or your child cannot be covered under more than one Friendly Shield policy or National Friendly equivalent
- Partner and child cover only applies where they live at the same address as you
- If you close your policy, you won't be able to apply for another Friendly Shield policy or National Friendly equivalent policy for another 2 years
- Once the policy has started, cover cannot be increased

The policy will not pay any benefit for:

- Sickness or injury that:
  - does not meet the policy definition
  - occurs outside the UK
  - arises from criminal activity
  - is an excluded long-term condition
  - is related to pregnancy
  - is a mental health condition such as anxiety, stress or depression
  - is a back complaint
  - is caused by:
    - misuse of drugs or alcohol
    - deliberate self-inflicted injury
- Sickness, injury or accidental death that is caused by participation in excluded sports or hazardous activities
- Pre-existing conditions, whether diagnosed or not (unless symptom-free for 18 continuous months)
- A claim that arises from pandemic-related restrictions or shielding

Claiming on the policy

All claims are handled by National Friendly. To start a claim, contact us in the first instance using the details on the back page. Full claims procedures are detailed in the Policy Conditions.

When the policy ends

- On your 65th birthday (or policy anniversary in the 66th year if entered at age 60)
- Or earlier if you:
  - Cancel
  - Fail to pay and owe 3 months' premiums
  - Stop working
  - Permanently leave the UK
  - Act in a dishonest or fraudulent fashion
  - Die

The policy has no surrender value.

Tax considerations

Based on current legislation, benefits are paid free of income tax and National Insurance. Your entitlement to state benefit may be affected.

Death benefits may form part of your estate for inheritance tax purposes.

Tax law and state benefit rules may change in future. You should seek professional advice where appropriate.

Regulatory and legal information

If you need to contact us, you can do so by using the details on the back page.

You have cancellation rights under this policy. We'll give you back any premiums you've paid if you change your mind within 30 days of receiving your welcome pack. You can cancel at any time after 30 days but you won't get any premiums back and all cover under your policy will end.

Every now and then you may need to review and update the cover to ensure it still meets your needs.

If you wish to make a complaint, please contact us in the first instance using the contact details on the back page. You can raise a complaint in writing via our online form, email or post, or by telephone. If the complaint is not resolved, it may be referred to the Financial Ombudsman Service. Full details of the complaints process are provided in the Policy Conditions.

National Friendly is the trading name of National Deposit Friendly Society Limited, registered in England and Wales (No. 369F). Registered office: 11–12 Queen Square, Bristol BS1 4NT.

National Deposit Friendly Society Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number 110008). You can check this at **register.fca.org.uk.**

The Friendly GP+ and Friendly Dentist+ services are brought to you by National Friendly Financial Solutions, part of the National Friendly Group. As non-contractual discretionary benefits, we reserve the right to amend, improve, remove, or change the cost of these services at any time if necessary. We will give a minimum of 90 days' notice.

The policy is covered by the Financial Services Compensation Scheme (FSCS). Details of cover and eligibility are available at **www.fscs.org.uk**.

We process personal data in accordance with the Data Protection Act 2018. Details of how we collect and use personal information are available in our Privacy Notice and the Policy Conditions.

The policy is governed by the law of the United Kingdom. All documentation and correspondence will be in English and all currency is in pounds sterling (£).

Here's how you can contact us

We're open from 8am to 6pm, Monday to Friday excluding bank holidays.
Documents are available in Braille, large print or audio on request.

Call us on: **0333 014 6244**

Email us at: **info@nationalfriendly.co.uk**

Or visit us at: **www.nationalfriendly.co.uk**

We're proud to be recognised as a 2025 Claims Charter Signatory - an independent acknowledgment of our commitment to high standards in claims handling.

Our commitment to service is reflected in the feedback we receive every day. Our Trustpilot rating is **Great**, demonstrating the care, clarity and responsiveness our members experience across their journey with us.
This rating is current as of March 2026.

With over 150 years of experience, we continue to be recognised across the industry for service and innovation. In 2025, we won 5 awards:

COVER EXCELLENCE AWARDS 2025 WINNER – Outstanding Protection Product Innovation

COVER EXCELLENCE AWARDS 2025 WINNER – Outstanding Individual Income Protection

COVER WOMEN IN PROTECTION AND HEALTH AWARDS 2025 WINNER – Women of the Year - Claims – Gemma Price

COVER WOMEN IN PROTECTION AND HEALTH AWARDS 2025 WINNER – Women of the Year - Marketing – Sally Waterfield

Insurance choice awards – Innovation of the year Winner 2025 – Smart money people

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