



ACCIDENTS WILL HAPPEN

by Alan Waddington, Distribution Director

Accidents are part of everyday life. Of course we can take precautions to prevent them, for example wearing a seat belt or looking both ways before you cross the road, but it's impossible to eliminate them completely. All it takes to trip or fall is loss of concentration or overestimating your capabilities. Even doing the most innocuous activities like walking the dog or cooking dinner can lead to serious injury.

In my case, a seemingly harmless dancefloor was my downfall. Showing off my moves a little too enthusiastically at last year's Christmas party led to me slipping over. Once I got over the initial embarrassment, the pain in my ankle kicked in. I'd ruptured my Achilles tendon. This required an urgent operation, followed by a period of hospitalisation and a week at home to recover.

While I'm fortunate enough to have a job I can do sitting down, many others don't have that luxury. Two thirds of UK workers don't work at a desk. For them, the workplace is on the road, on the shop floor, in the classroom or being on the go. They need to be physically fit and for them an accident can be life changing in more ways than one.

While some of these deskless workers will be supported by their employer, many will have no safety net to fall back on. Without sick pay or self-employment benefits, immediate financial strain could easily arise, challenging their ability to cover essential bills.

Of course, working for Cirencester Friendly, means I have income protection as part of my employee benefits package (although I wish I'd had the foresight to add fracture cover too!) Unfortunately, millions of others are not so lucky. If I was one of the more than 4 million self-employed people in the UK with no one to fall back on, a ruptured Achilles tendon or any other serious injury could spell short-term financial difficulties which could turn into long-term problems through lost opportunities.

Looking at our claims for 2023, accidents were the most common reasons for Members to make a claim. They accounted for almost a third (32%) of all claims. For men, they were even more common, with 40% of claims caused by an accident.

Accidents can happen to anyone, at any time, no matter their age or how healthy they are. Income protection provides that vital safety net for every type of illness or injury, not just serious conditions like cancer or heart disease. It means essential bills can be covered. My story shows its cover that anyone might need.

As an industry, we need to do a better job of communicating that, not just fixating on worst-case scenarios but talking about everyday need. One in six adults in the UK have no savings at all. If any of these were unable to work for even a week, they risk falling into serious financial difficulties. We need to find a way to be there when they need us.

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