

National Friendly marks the first anniversary of Friendly Shield by adding Friendly Dentist+ dental support for all new members

To celebrate one year since the launch of Friendly Shield, National Friendly has enhanced its essential protection product by including access to Friendly Dentist+ as a benefit for new members. Powered by Toothfairy, it's the UK's first health-regulated smart dental app. Friendly Dentist+, designed by dentists, and operated in partnership with UK dental professionals, delivers instant remote advice, guidance, and prescriptions to support everyday dental needs.

Friendly Dentist+ will include:

- Unlimited around the clock access to a dental chat helpline with a qualified dentist where members can upload photos and videos for reassurance, diagnosis and second opinion
- Expert-led videos and articles on dental health
- Emergency online dental appointments
- Help finding in-person emergency treatment
- Symptom checker tool
- 10% discount on cosmetic dental treatments including whitening and straightening.

New research¹ conducted by National Friendly found that almost one in three (29%) of consumers consider dental cover a key factor when choosing an essentials insurance policy. By integrating Friendly Dentist+ into Friendly Shield, National Friendly becomes one of the first small insurers to offer this in-demand service alongside its core protection benefits.

Since its introduction in July 2024, Friendly Shield has been providing peace of mind with guaranteed benefits covering everyday risks. Its pricing structure is both affordable and simple, and aimed at individuals who may struggle to afford traditional protection products or who aren't looking for full income protection. Through the success and support of our partners, paired with the service provided by our own staff, the product now accounts for 39% of National Friendly's 2025 new business.

Oliver Jones, National Friendly Commercial Director, said: *"Our aim is always to make protection accessible, affordable, and relevant. By adding Friendly Dentist+ to Friendly Shield we recognise the importance people place on dental health and remove another barrier to care. This enhancement means our members can secure high-quality dental advice and assistance without delay, alongside the financial support they rely on when accidents or illness occur."*

“Friendly Shield has always stood out for its affordability and relevance, especially in this current climate. Adding Friendly Dentist+ shows National Friendly really understands what people value day-to-day. It’s a smart enhancement that makes the product even more compelling and easy to recommend. Particularly when dental services are getting harder to come by, having instant access to expert help is a value-added benefit that will make a meaningful difference.”

Harris Khan, Founder & Director, Life Without Lemons

“The national dental crisis is worsening. Millions of people lack access to a dentist and endure chronic dental problems as a result. This partnership delivers a comprehensive, 360-degree approach to overall health and wellbeing. Founded by dentists, Toothfairy empowers patients with lifelong skills to prevent dental issues, and the ethos of National Friendly aligns perfectly with our mission to ensure everyone feels healthier, happier and more confident.”

Noreen Latif, Head of Partnerships, Toothfairy

Friendly Shield has a simple three-level structure that requires no medical or financial underwriting. The enhanced product includes, per policy year:

- **Income Benefit:** short-term income benefit up to £2,250 per month for up to 3 months for accidents and (if selected) sickness, payments commencing within 14 days of the triggering incident (compared to an industry norm of 30 days).
- **Friendly Dentist+:** policyholder gets access to the UK’s first health-regulated, smart dental app. Designed by dentists and partnering with dentists in the UK, it provides instant and remote access to advice, guidance, and prescriptions.
- **Friendly GP+:** 24/7 access to a virtual GP for the whole family from the policy’s opening, plus additional health and wellbeing services including physiotherapy, counselling, legal information and money and debt help and more.
- **Fracture cover:** a lump sum benefit for fractures of bones up to £3,000.
- **Rehabilitation benefit:** a payment of up to £1,000 providing access to private facilities covering physical therapies i.e. acupuncture, physiotherapy, osteopathy and chiropractic treatment, follow-up scans, and tests and consultations.
- **Accidental death benefit:** a lump sum payable upon accidental death up to £85,000
- **Natural death benefit:** a lump sum payable on non-accidental cause of death of £2,500 after a 2-year qualifying period.

The amount of cover received will depend on which one of the three tiers is selected: Bronze, Silver, or Gold, with premiums starting from only £10 a month, or 33p a day.

Friendly Shield is flexible enough to be added as a rider to existing policies and can also be sold stand-alone, making it a welcome addition to advisers’ toolkits.