

## Income Protection designed to suit your clients' individual needs & deliver value

Find out more



### Income Protection

Our Income Protection can help your clients rest a bit easier, knowing they'll get a monthly income if they're sick or injured and can't work.

Your clients can choose between level or increasing cover, they can select the length of their deferred period, and choose how long they want their cover to pay out for.

### Benefits of our Income Protection



#### Reassuring

We'll cover up to 65% of the first £60,000 of a client's pre-tax earnings, plus up to 50% of the remainder, up to £250,000 a year.



#### Additional benefits

Fracture cover and hospitalisation payment as standard. These benefits don't affect the main Income Protection cover, so your clients won't need to wait for their chosen deferred period to end before making a claim.



#### Back-to-work payment

Clients with deferred periods of 13, 26 or 52 weeks will receive a back-to-work payment in their first and second months back at work to help with the financial impact of returning.



#### Minimum benefit amount

The amount of cover paid out at claim will never be less than the lower of £1,750 each month, or the amount of cover on their plan. For your clients who are doctors or surgeons, we'll increase the minimum benefit amount to £3,500.



#### Helping Hand

All our Personal Menu Plans come with our [Helping Hand](#) support service.



#### Additional payment on death

If a client dies during the term of their cover, we'll pay out a lump sum equal to 12 times the monthly premium for their Income Protection.



### **Special arrangements for NHS medical professionals**

For your [clients employed by the NHS](#), or those eligible for a sick pay structure which matches that of the NHS, we offer a special deferred period arrangement. We also offer sabbatical cover for eligible medical professionals for up to 12 months.

[Find out more](#)