

# Protect Sick Pay Protection

## What is sick pay protection?

In the early years of being a teacher or NHS dentist, doctor, midwife, nurse or surgeon you will get a different amount of sick pay each year. With most Income Protection policies, this means you'd need to change your waiting period (we call this a 'deferred period') and benefit amount each year, so you're not over or under insured.

With Protect we make it easy. So you don't need to change your cover each year.

If your sick pay arrangements match the structure for teachers or the NHS you can access sick pay protection, with a 52 week deferred period.

## How does it work?

- ✓ You choose a 52 week deferred period
- ✓ When you start to receive reduced sick pay from your employer, we will start paying your benefit. We will do this as soon as possible, if your claim is valid. How quickly we start paying you, will depend on your length of service and when you became unable to work
- ✓ When you receive reduced sick pay from your employer, we'll pay 50% of your benefit. When you no longer receive sick pay, we'll pay 100% of your benefit amount
- ✓ The amount of sick pay you get won't affect the maximum amount of monthly benefit we can pay you. Other continuing sources of income may affect this



Simon has worked as an NHS doctor for 3 years and is earning £60,000 a year. He takes out a Protect policy with British Friendly. This will protect his earnings when his employer arrangements start to reduce and eventually stop.

Simon chooses to cover the maximum amount of his yearly income before tax. This is 65% of his total yearly income. So he would get a monthly benefit of £3,250. To get the sick pay protection option he chooses a 52 week deferred period.

For the first 4 months, Simon gets full NHS sick pay (100% of his income after tax). The next 4 months, he gets half NHS sick pay (50% of his income after tax) plus 50% of his Protect Income Protection benefit (£1,625 a month). Although Simon would be receiving more than his maximum monthly benefit of £3,250, we don't deduct his continuing income from the NHS.

After 8 months have passed, Simon's NHS sick pay stops and we pay him 100% of his Protect Income Protection benefit.



## Eligibility

NHS Dentists, Doctors, Midwives, Nurses and Surgeons	Teachers in England, Wales and Northern Ireland	Teachers in Scotland
<ul style="list-style-type: none"><li>✓ Work in the medical profession in the UK, and sick pay exactly matches the NHS sick pay structure</li><li>✓ Occupations: dentist, doctor, midwife, nurse or surgeon</li><li>✓ Be registered, or provisionally registered with the General medical council, Nursing and Midwifery Council, or General Dental Council</li><li>✓ Have a current licence to practice in the UK (doctors and surgeons)</li><li>✓ Choose a 52 week deferred period</li><li>✓ You don't have to be employed by the NHS but your sick pay must match the NHS structure</li></ul>	<ul style="list-style-type: none"><li>✓ Be a teacher</li><li>✓ Have sick pay that's set out:<ul style="list-style-type: none"><li>▪ The Conditions of Service for School Teachers in England and Wales (sometimes referred to as the 'Burgundy Book')</li><li>▪ The Department of Education, Teachers Terms and Conditions for Northern Ireland</li></ul></li><li>✓ Choose a 52 week deferred period</li><li>✓ It also applies to teachers where their employers have adopted these sick pay arrangements</li></ul>	<ul style="list-style-type: none"><li>✓ Be a teacher, governed by the Scotland Negotiating Committee for Teachers (SNCT)</li><li>✓ Have sick pay that's set out in the SNCT handbook of conditions of Service for School Teachers</li><li>✓ Choose a 52 week deferred period</li><li>✓ It also applies to teachers where their employers have adopted these sick pay arrangements</li></ul>



For full details, read our **Protect Terms and Conditions** and speak to your financial adviser today.



**It feels good to be covered with Protect - mutually inclusive Income Protection for people who need it most**

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