



INCOME PROTECTION

HARDWORKING COVER FOR HARDWORKING PEOPLE

Our new Income Protection provides the ultimate cover for illness and injury.

Whether a client is employed or self-employed, it has all the options you need to tailor cover to their situation and budget.

And with our own job rather than own occupation definition, your clients benefit from greater certainty of a payout.

MORE BENEFITS. GREATER CERTAINTY.

Our Income Protection includes all the features you'd expect, plus a few pleasant surprises.



OWN JOB DEFINITION

We pay out if illness or injury prevents a client from doing their specific job, not just their occupation. It's a small difference in definition that provides greater certainty of a payout.



COVER UP TO 65% OF ANNUAL EARNINGS

Clients can cover a maximum of 65% of their annual earnings up to £60,000, 50% of annual earnings over £60,000 and up to £100,000, and 45% of annual earnings over £100,000.



CHOICE OF PAYOUT DATE

Clients can choose to receive their claim payouts weekly or monthly, and can also choose which day of the week, or date of the month.



WIDE CHOICE OF COVER OPTIONS

Choice of 2-year or full-term payment periods, and a choice of 4, 8, 13, 26 or 52-week deferred period.



MINIMUM COVER GUARANTEE

If, when a client claims, their earnings don't support the full cover amount, we'll apply our £1,500 a month Minimum Cover Guarantee.



PREMIUM WAIVER INCLUDED

Premium Waiver has a 28-day deferred period as standard, regardless of a client's chosen Income Protection deferred period.



ANNUAL STATEMENTS

Annual statements to remind your clients of the benefits of their policy and prompt them to let you know if their earnings change, so we can make sure their cover still meets their needs.



OPTIONAL CHILDREN'S CRITICAL ILLNESS COVER

You can add our optional Children's Critical Illness Protection to any adult cover, including stand-alone Income Protection.

You can choose any amount from £10,000 to £100,000, limited to the annual adult cover amount, multiplied by the cover term (if Income Protection is the only adult cover).

OUR OWN JOB DEFINITION IN ACTION.

These examples explain why our own job definition is less open to interpretation so clients have greater certainty of a payout.



RITA, ONCOLOGY NURSE

Rita works on an oncology ward that has an attached day care clinic for the same patients.

Her role is solely on the ward and involves manual handling; such as helping patients in and out of their beds and chairs, and with washing and dressing.

She's unable to do the manual aspects of her job due to a frozen shoulder.

Under an own occupation definition, as she'd be able to work as an oncology nurse in the day care clinic where she is not required to do the same level of manual handling, her claim would be declined.

Under our own job definition, we'd pay her claim until she's able to return to work in her own job.



JOHN, PACKER

John works in a warehouse as a packer where the work he does creates a dusty environment.

He's developed asthma triggered by this environment and can no longer work in that area.

There are alternative packing teams in other parts of the warehouse where this is not a concern, but no role is currently available.

Under an own occupation definition, as he's well enough to carry out his occupation in another part of the warehouse where he wouldn't be exposed to the dusty environment, his claim would be declined.

Under our own job definition, we'd pay this claim until a role is found for him in an alternative team.

TAKING BETTER CARE OF CLIENTS

Our Income Protection doesn't just offer hardworking cover, it also comes with additional support services.

CLAIMS SUPPORT

HALO

Tailored support when it's needed most

If a policyholder becomes too ill to work, from the moment they first notify us our claims team will be on hand to offer additional support designed to aid their recovery at a pace that's right for them. This could include:

- Support for mental health conditions
- Physiotherapy
- Support for self-management of health conditions
- Psychological intervention
- Career counselling and work-focused coaching
- Support for cancer and long-term conditions
- Help with persistent pain and debilitating fatigue
- Bereavement counselling
- Specialist therapy for neurological conditions
- Nursing support following diagnosis and treatment
- Therapies to ease the consequences of treatments

EVERYDAY SUPPORT

Anytime

Free access to a GP 24/7 and a second medical opinion

All policyholders also get free access to a doctor by video call and a face-to-face second medical opinion anytime, without the need to claim on their policies.

Find out more at:

adviser.guardian1821.co.uk



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