



**Great news!  
Your employer  
has provided you  
with Income  
Protection**

Your employee guide to  
**Income Protection**

# What is Income Protection?

It's a great plan for looking after your income and providing peace of mind for you and your loved ones. Income Protection can provide ongoing income if illness or injury prevents you from working for a period of time. If applicable to your situation, it can also provide you with rehabilitation services to help you return to work.

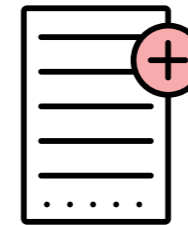
The cover will remain in place whilst you're an eligible employee for your employer



# Why do I need it?

You'll have a plan in place should you become ill or injured. Hopefully you'll never need it – but it could help you and your loved ones if you do. Have you considered how long you'd be able to manage without an income? This protection benefit could support you financially by providing a percentage or fixed amount of your salary. This could be vital if you have no other means of income.

The payments are made after a deferred period. Your employer will select the point in time you'll receive payments, and how much these will be. Your employer will be also able to advise you on the cover they have selected.

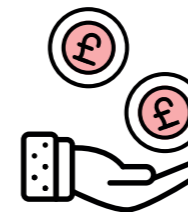


## How does it work?

If you are ill or injured and unable to work your employer can make a claim, which will also require you to complete a 'Member's Statement'. This will ask for information about you, the doctors you are seeing and treatment you are receiving. It also asks you to provide permission for us to approach your doctors for any further information we need. In addition, we will also liaise with your employer.

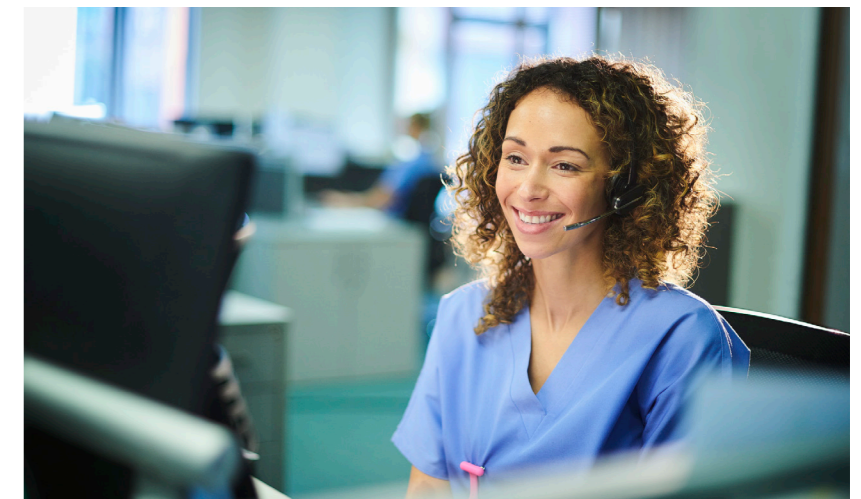
Rehabilitation is provided where appropriate. We know that help and support provided in the early stages of being unwell or injured and away from work can assist with your recovery.

You will need to meet the eligibility criteria to qualify for this and your employer can provide more information about this.

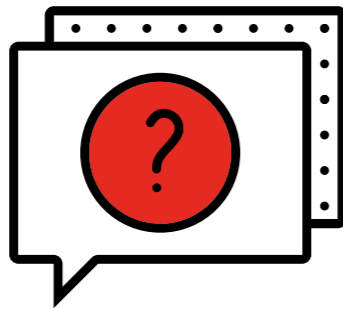


## Tax and receiving your payments

If your claim is accepted, the benefit will be paid to your employer who will pass it on to you through the PAYE system, in the usual way you are paid your salary. Income tax and NI contributions will also be deducted in the usual way.



# Frequently asked questions



## **How much do I have to pay?**

This benefit is usually provided at no cost to you – your employer will cover the cost. It's always best to check with your employer about any costs to you.

## **How do I know if I'm covered?**

Your employer will be able to confirm that you are part of their scheme and your level of cover.

## **Are my family covered?**

No, available for eligible employees only.

## **How is a claim made?**

Your employer will make the claim for you. You'll be asked to submit a member's statement as part of this process.

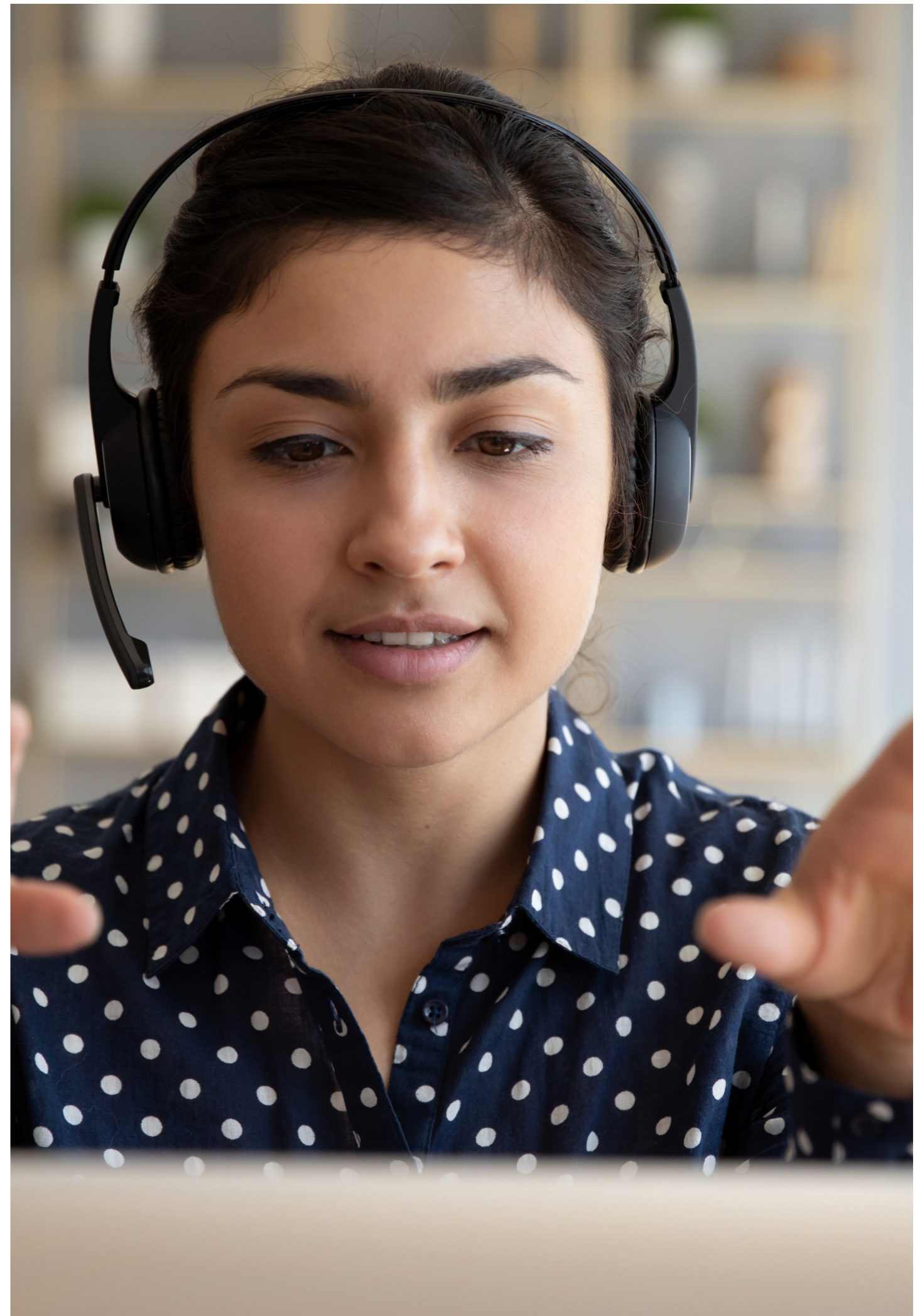
## **When is the benefit paid?**

The benefit will be paid from the end of the deferred period if, after assessing all the medical evidence and you meet our policy definition of incapacity. Check with your employer to find out the length of your deferred period.

## **When will you stop paying benefit?**

We will stop paying benefit at the earliest of the following:

- You stop meeting the policy definition of incapacity. We'll regularly review your illness or injury so we can assess this.
- When you make a full return to work.
- The date you die.
- You reach the end date for benefit payments.
- It may also end if you leave employment.



# Want to know more?

Contact your employer for more information.