INCOME PROTECTION THAT FITS

Flexible cover options
Our plans can be tailored to your clients - with 1, 2, 5 year and full term payment options, there’s something to meet different needs and budgets. They can also decide between level or decreasing cover and the length of their deferred period.

Back-to-work payment
When your client is ready to go back to work, and we’ve stopped making their Income Protection payments, we know they might have some additional expenses. To help with the financial impact, we give clients with deferred periods of 13, 26 and 52 weeks a payment in their first and second months back at work. The amount they get depends on their cover payment period.

Cover designed for NHS medical professionals
Our income protection plans can pay out in line with NHS sick pay arrangements. Just select a 52-week deferred period and make sure your client will meet the criteria in our Plan Details at the time they claim. We also cover eligible medical professionals for up to 12 months’ sabbatical, provided they meet the conditions in the Plan Details and continue to pay their premiums. Our minimum benefit amount is higher for doctors and surgeons, at £3,000 a month.

Fracture cover
If your client suffers a fracture, we’ll pay up to £4,000 per claim to help with recovery. The payout they receive depends on where the fracture is. We cover multiple fractures in the same claim. And your client can make up to two fracture claims in a 12 month period.

Hospitalisation payment
If your client is hospitalised for more than six consecutive nights during their deferred period, we’ll pay £100 per night, for up to 90 nights during the term of their cover. If we’ve started paying a claim and they’re discharged from hospital, then readmitted for the same cause, we’ll restart their payments (subject to certain conditions).

Protect more of your client’s income
Your client can cover up to 65% of the first £15,000 of their pre-tax earnings, plus up to 55% of the remainder, up to a maximum of £250,000 a year. Your self-employed clients can include certain regular fixed overheads when calculating their maximum income – and your employed clients can include things like dividends, a nominal spouse salary and P11D benefits.

INCOME PROTECTION THAT FITS

Being off work due to illness or injury is a horrible thought. But the reality is every year, almost a million people suffer an injury or serious illness that means they can’t work for a month or more.*

With our flexible Income Protection plans, your clients can rest easier knowing they’ll get a monthly income to help towards outgoings such as mortgage payments if they’re sick or injured and can’t work.

CLAIMS SUPPORT

A claims experience tailored to your clients
Some clients might not have all of the financial evidence we need when they make a claim. For example, if a client has recently become self-employed they might have to wait 12 months for their first set of accounts. In these cases, we might be able to arrange for their payments to start, as long as the full financial evidence is sent to us as soon as possible. This depends on the evidence we do have, and the full circumstances of the claim.

Additional payment on death
If a client dies during the term of their cover, we’ll pay a lump sum equal to 12 times the monthly premium for their Income Protection.

Accelerated claims for terminal illness
If a client is diagnosed with a terminal illness and has less than 12 months to live, they won’t need to wait for their deferred period to end before their payments start.

HELP WITH RECOVERY

Support from a dedicated nurse
Our Helping Hand service gives your clients, their partner and children, access to practical and emotional support while they recover. A dedicated nurse will be on hand whenever your client needs, and can develop a personal support plan tailored to their circumstances. Examples include:

• Counselling to help manage stress and depression.
• Physiotherapy to help with musculoskeletal problems.
• Complementary therapies to support recovery.
• Access to career and legal helplines so clients can get independent advice on employment rights or making a career change.

Visit adviser.royallondon.com/protection to find out more or speak to your usual Royal London contact.