Income Protection

Money

The cover most people lack, against the risk most likely to occur.

Pays a regular income if illness or injury stops you working. Distinct from critical illness cover, which pays a lump sum on diagnosis of specific conditions.

PAYS	DEFERRED	BEST TERMS
50–70%	**4–26 weeks**	**own occupation**

- Typically pays 50–70% of gross income.
- A deferred period — often 4 to 26 weeks — sets when payments begin.
- A longer deferred period lowers the premium.
- 'Own occupation' definitions are stronger than 'any occupation'.
- Check employer sick pay first — it may cover the deferred period.
- Often cheaper than people assume.

LOOK FOR IT

Employer sick pay of three months pairs naturally with a 13-week deferred period.

General education, not financial advice. 'Own occupation' means unable to do YOUR job, not any job at all.