



INCOME PROTECTION

# HARDWORKING COVER FOR HARDWORKING PEOPLE

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

Whether a client is employed or self-employed, it has 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.



## PREMIUM WAIVER INCLUDED

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



## 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). What's more, it can be added or removed at any time in the future.



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



## ANNIVERSARY EMAILS

Our anniversary emails remind clients of the benefits of their policy, including the additional benefits they can use anytime and prompt them to speak to their Financial Adviser if their income changes.

# TAKING BETTER CARE OF CLIENTS

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

## CLAIMS SUPPORT FOR EVERY POLICYHOLDER

# HALO

### An extraordinary claims support service

HALO is our free claims support service which provides claimants and their immediate family members access to additional medical treatments, counselling and legal services, and financial support.

- Second medical opinion from a UK Consultant
- Estate planning following a terminal illness diagnosis
- Support with home, family and childcare issues
- Therapies to ease the consequences of treatments
- Bereavement counselling
- Support and guidance to navigate the NHS
- Specialist therapy for neurological conditions
- Counselling to help families cope with serious illness
- Finding a solicitor to handle probate
- Help to draw up a power of attorney
- Nursing support following diagnosis and treatment
- Signposting to employer or state benefits

## EVERYDAY SUPPORT

# Anytime

### Free medical expertise policyholders can access anytime

We're not just here for policyholders when they need to claim. All policyholders get free access to a GP 24/7, experts for second medical opinions, emotional wellbeing consultations and assessments to help alleviate and prevent general aches and pains.

Find out more at:  
[adviser.guardian1821.co.uk](http://adviser.guardian1821.co.uk)



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