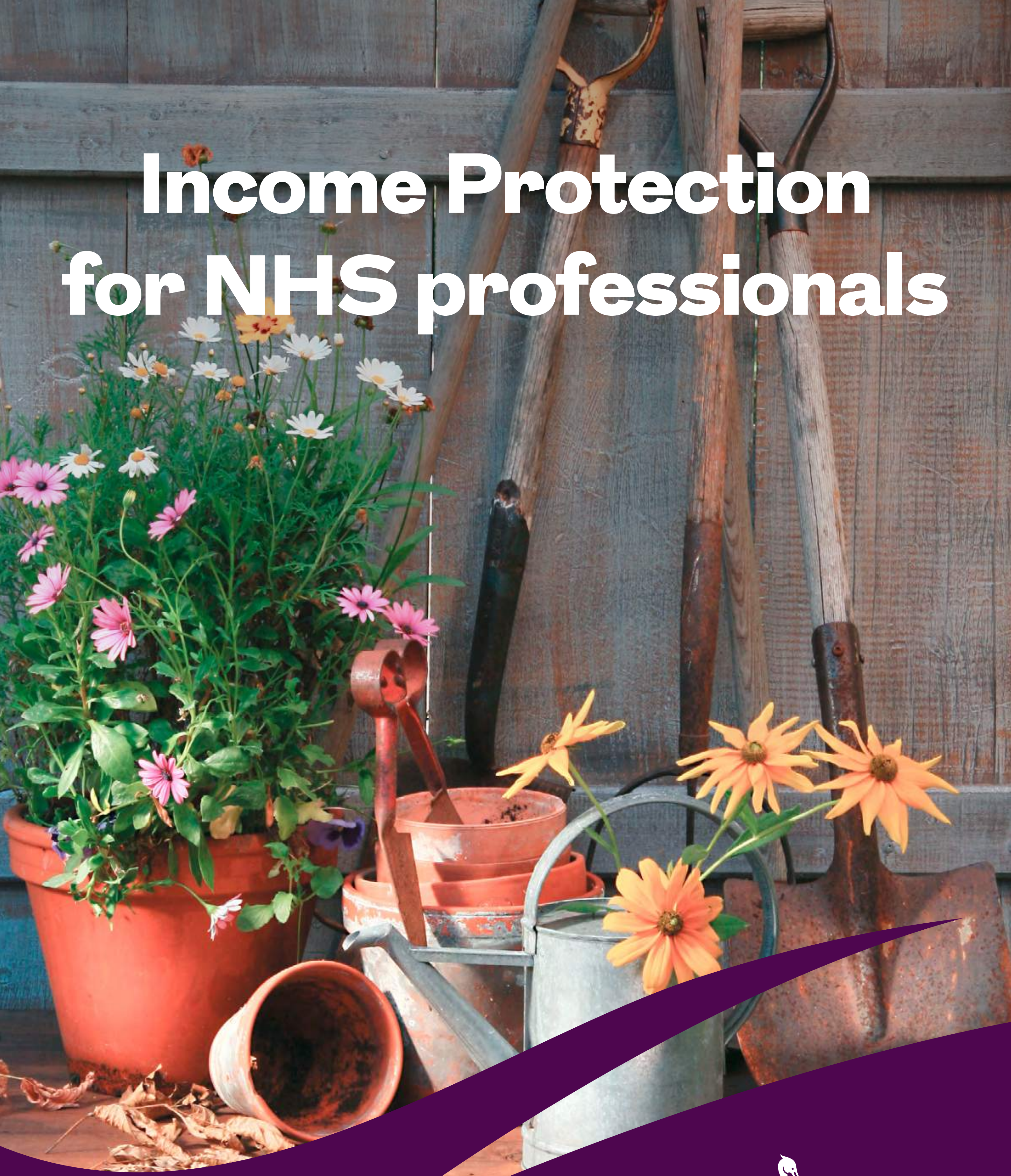
Income Protection for NHS professionals



ROYAL LONDON

Protection | Products & Services

Life isn't always plain sailing so you can't afford to take good health for granted.

We're here to make sure your clients are financially prepared for those times when life doesn't go to plan.

If they can't work because of sickness or injury, our flexible Income Protection could help pay the bills so they can focus on getting better.

And if they're an NHS medical professional, we can offer them our specially tailored Income Protection.

Who is eligible for our Income Protection for NHS medical professionals?

This covers doctors, surgeons, nurses, midwives, dentists and other medical professionals on the same NHS pay structure. Your clients will need to meet these criteria at the time of claim:

- Work in a medical profession in the UK with a sick pay entitlement that exactly matches the NHS sick pay structure.
- Registered, or provisionally registered, with the General Medical Council, Nursing and Midwifery Council or General Dental Council.
- If they're a doctor or a surgeon, they must hold a current licence to practice in the UK.

What does our Income Protection for NHS medical professionals include?

A special deferred period arrangement that pays out in line with NHS sick pay.

Over the first few years of working for the NHS your clients sick pay entitlement will change. It gradually increases with their length of service, starting with one month full pay and two months' half pay in the first year, up to the maximum of six months' full pay and six months' half pay after the completion of five years of service.

	Full Pay	Half Pay
During the 1st year of service	1 month	2 months
During the 2nd year of service	2 months	2 months
During the 3rd year of service	4 months	4 months
During the 4th and 5th year of service	5 months	5 months
From 6 years of service onwards	6 months	6 months

What they get may be enough to cover them for any short-term illness, but they may want to consider what they'd do if any period of illness went beyond this. Their savings might not last as long as they'd think and state benefits could be less than they'd expect.

If your client qualifies, our Income Protection for NHS professionals will start paying out as soon as your client's sick pay halves, topping them up to their insured amount. Then once their sick pay stops, we'll increase their income protection payments to their full insured amount.

Make sure to select a 52-week deferred period when setting up their policy.

A higher minimum benefit amount for doctors and surgeons.

Doctors and surgeons will get a minimum guaranteed income of £3,500 a month. All other professions will get a minimum of £1,750 a month.

Up to 12 months' sabbatical cover.

There may be times when your client wants to take an extended break – to study, raise a family or to work overseas as a medical volunteer, for example. We'll keep them covered during this time as long as they continue to pay their premiums, they've been working for the NHS for 12 months, and their cover has been in place for 12 months.

Why choose our Income Protection?

Reassurance

We'll cover up to 65% of the first £60,000 of their pre-tax earnings, plus up to 50% of the remainder, up to £250,000 a year.

Flexible cover

Your clients can also ask us to change their cover in other ways. For example they can add a new cover to their plan or reduce an existing cover if they need to. More details can be found in our key features.

Cover for real needs

Modern life and working in high-pressured roles can be causes of stress, anxiety and depression. Your client's plan will cover them for mental health conditions like these (subject to underwriting).

Fracture cover and hospitalisation payments

We'll pay up to £4,000 per fracture claim, cover multiple fractures in the same claim, and up to two claims in 12 months. And if your client is hospitalised for over six consecutive nights we'll pay £100 for each night after that, up to 90 nights during the term of their cover.

Back-to-work payment

We'll give your clients with deferred periods of 13, 26 and 52 weeks a payment in the first and second months back at work to help them out while they're settling back in. The amount they get depends on their cover payment period.

Helping Hand

If, at any time, your client or their partner and children, suffer a serious physical or mental illness, injury or bereavement, Helping Hand will be there to offer support – even if they don't make a claim.

They can contact RedArc, who'll give them regular support from a dedicated nurse. They'll provide tailored and personal support whenever it's needed, for as long as it's needed. Their dedicated nurse can also give them relevant literature, help to find useful organisations, and can organise additional services such as therapies, counselling or a second medical opinion, if it's needed.

Helping Hand is there for your client, whichever stage in life they're at, and as a plan owner it doesn't cost them anything extra to use.

Helping Hand is a package of support services and each service is provided by third parties that aren't regulated by either the Financial Conduct Authority or the Prudential Regulation Authority. These services aren't part of our terms and conditions and don't form part of your clients insurance contract with us, so can be amended or withdrawn at any time. This means that your client or their family's access to these services could be amended or withdrawn by us in the future.

Royal London
royallondon.com

We're happy to provide your documents in a different format, such as braille, large print or audio, just ask us when you get in touch.

This product is made of material from well-managed FSC®-certified forests, recycled materials, and other controlled sources.

June 2024 SAP8PD0045