

What is Income Protection?



Income Protection from Unum can provide a financial benefit and absence and return to work support if you are unable to work because of long-term illness or injury.

What is Income Protection for?

It can help to:

- Ensure you receive a proportion of your salary if you are unable to work due to long term illness or injury
- Support you during absence
- Ease your return to work at the appropriate time

Absence and return to work support

Your employer can make a referral for you to access Unum's absence and return to work support, whether you are at work and struggling, or from day one of your absence.

The support will be provided by a team of qualified professionals who are experienced at working with different types of health conditions ranging from stress to cancer. They can provide a wide range of support, guidance and expertise, as well as suggesting practical steps to help you return to work.

Terms and conditions apply. Income Protection from Unum is a policy taken out by your employer and the cover will depend on the policy agreed between Unum and your employer.

Financial support

The benefit will be a proportion of your salary and is payable after you have been off work because of illness or injury for an agreed length of time.

The benefit is paid to you by your employer in the same way as your salary, and after tax and national insurance contributions have been deducted.

