

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.

Financial support

The benefit will normally be a proportion of your salary and 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 NI contributions have been deducted.

Policy details:

The policy taken out by your employer provides a percentage of your salary if you are unable to work because of illness or injury and meet the definition of incapacity defined in the policy.

Benefit payments start after a certain number of weeks of sickness absence from the same or a related cause, known as the deferred period.

Benefit is paid until the sooner of:

- Your return to work.
- You are no longer incapacitated.
- You reach your State Pension Age.

Please check with HR for more details and information specific to your cover.

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.

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