Income Protection

Help your clients rest easier with our tailored Income Protection.

Including Income Protection as part of a Menu Plan means your client will have the reassurance of knowing they'll get a monthly income to help towards outgoings such as mortgage payments if they're sick or injured and can't work.

With 148.9 million working days lost because of sickness or injury in the UK in 2024* the need for income protection is clear.

Income Protection that fits

Flexible cover options

Our plans can be tailored to your clients - **with 1, 2, 5 year and full term payment options**, there's something to meet different needs and budgets. They can also decide between level or increasing cover and the length of their deferred period.

Back-to-work payment

When your client is ready to go back to work, and we've stopped making their Income Protection payments, we know they might have some additional expenses. To help with the financial impact, we give clients with deferred periods of 13, 26 and 52 weeks a payment in their first and second months back at work. The amount they get depends on their cover payment period.

Cover designed for NHS medical professionals

Our income protection plans can pay out in line with NHS sick pay arrangements. Just select a 52-week deferred period and make sure your client will meet the criteria in our Plan Details at the time they claim. We also cover eligible medical professionals for up to 12 months' sabbatical, provided they meet the conditions in the Plan Details and continue to pay their premiums. Our minimum benefit amount is higher for doctors and surgeons, at £3,500 a month.

Fracture cover

If your client suffers a fracture, we'll pay up to **£4,000 per claim** to help with recovery. The payout they receive depends on where the fracture is. We cover multiple fractures in the same claim. And your client can make up to two fracture claims in a 12 month period.

Hospitalisation payment

If your client is hospitalised for more than six consecutive nights during their deferred period, we'll pay **£100 per night after the sixth night**, for up to 90 nights during the term of their cover. If we've started paying a claim and they're discharged from hospital, then readmitted for the same cause, we'll restart their payments (subject to certain conditions).

Protect more of your client's income

Your client can cover up to **65% of the first £60,000** of their pre-tax earnings, plus up **to 50% of the remainder**, up to a maximum of £250,000 a year. Your self-employed clients can include certain regular fixed overheads when calculating their maximum income – and your employed clients can include things like dividends, a nominal spouse salary and P11D benefits.

*Source: ons.gov.uk/Sickness absence in the UK labour market: 2024 (released June 2025)

Claims support

A claims experience tailored to your clients

Some clients might not have all of the financial evidence we need when they make a claim. For example, if a client has recently become self-employed they might have to wait 12 months for their first set of accounts. In these cases, we might be able to arrange for their payments to start, as long as the full financial evidence is sent to us as soon as possible. This depends on the evidence we do have, and the full circumstances of the claim.

Accelerated claims for terminal illness

If a client is diagnosed with a terminal illness and has less than 12 months to live, they won't need to wait for their deferred period to end before their payments start.

Additional payment on death

If a client dies during the term of their cover, we'll pay a lump sum equal to 12 times the monthly premium for their Income Protection.

Help with recovery

Support from a dedicated nurse

Our Helping Hand service gives your clients, their partner and children, access to practical and emotional support while they recover. A dedicated nurse will be on hand whenever your client needs, and can develop a personal support plan tailored to their circumstances. Examples include:

- Counselling to help manage stress and depression.
- Physiotherapy to help with musculoskeletal problems.
- Complementary therapies to support recovery.
- Access to career and legal helplines so clients can get independent advice on employment rights or making a career change.

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 client's 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.

Job Flexibility

If your client changes their occupation and/or lifestyle we have a range of flexibility options to make sure their cover is tailored to their needs, including changes to their deferred period. Depending on their cover, we may even be able to offer them cover increase totalling £24,000 over the course of their plan with no further underwriting.

Visit **adviser.royallondon.com/protection** to find out more or speak to your usual Royal London contact.

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.

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