

Sharing the benefits  
of healthy living

Vitality

# A guide to Income Protection Cover.



# Award-winning life insurance.

Defaqto 5-Star Rating - Income Protection  
2009-2021

Defaqto 5-Star Rating - Life Cover  
2015-2021

## Why VitalityLife?

We take a unique approach to insurance, which sets us apart from any other life insurance provider in the market. Our aim is to enhance and protect yours and your family's lives by making it easier and more affordable for you to get healthier.

As well as offering award-winning life insurance, we also put an equal focus on helping you stay healthy. The combination of bringing the two together into one truly integrated offering is the real power of Vitality. As you engage in the Vitality Programme, you'll get access to great rewards and incentives to keep you motivated. It's a virtuous cycle that leads to more rewarding cover and a healthier you.

# Reasons to choose our Income Protection Cover.

## Options to cater for different needs and budgets.

We offer three flexible solutions - Income Protection Cover, Income Protection Cover Plus and Short-Term Income Protection Cover. All of which offer excellent protection as well as the flexibility to choose when you'd like to receive your monthly income post-claim, from one month to twelve months.

With our payout promise for our 5-Star rated cover you can be certain that should you need to claim, you'll get the amount you're expecting - with no hidden surprises.

## Our unique Earning Guarantee.

Our Earnings Guarantee means that at the point of claim your salary won't be taken into account when calculating the maximum benefit amount payable.

We will automatically guarantee your benefit amount, up to £1,500 per month. For earnings above £1,500 up to £8,000, you have the flexibility to verify your earnings within the first six months of your plan in order to guarantee your benefit amount.

## The recovery pathway.

As part of our Income Protection Cover we also provide you with specialist care and support to aid your recovery and return to work. With our Recovery Benefit you can access things like specialist treatments, counsellors, support groups and training courses. You'll get up to £2,000 with our Income Protection Cover Plus and up to £1,000 with our Short-Term and Income Come Protection Cover.

Income Protection Cover Plus also gives you access to our Hospitalisation Benefit and Permanent Disability Uplift.

## Returning to work.

We'll continue to pay you your income until you're ready to return to the job that you had held previously or until you're able to match your previous earnings.

To further support you in your return to work, with our Back to Work Benefit upon your return you'll receive a cash bonus to help you with any associated costs of returning to work.





## Why Income Protection Cover makes sense.

From mobile phones and pets, to cars and even fridges, people protect everything except themselves, their lifestyle and what pays for it. For example, people are four times more likely to have pet insurance than income protection<sup>1</sup>. If you don't insure your income, how can you pay for everything else?

Our award-winning Income Protection Cover can help by offering you a tax-free monthly income payment if you're unable to work because of illness, injury or disability. We help to ensure your monthly outgoings are covered and offer additional benefits to help you recover and settle back into work.

Many people believe they may be entitled to receive some financial help from their employer or through the state benefit system should something happen to them. However, in reality 43% of UK employers would reduce pay to statutory sick pay after two weeks<sup>2</sup>.

1. Global Banking and Finance, 2018  
2. Employee Benefits, 2018.  
3. Gov.co.uk, ESA rates (correct at April 2020)  
4. Claims Fact & Figures, ProtectionGuru, 2021  
5. Gov.co.uk, March 2020

**You can't always rely on state benefits.**



**Up to £114**

The state Employment and Support Allowance that must be paid per week.

Your individual circumstances will affect how much you get<sup>3</sup>.



**Over 83 months**

The average length of an income protection claim<sup>4</sup>.



**£588**

What the average family spends every week on things like housing, transport and food<sup>5</sup>.

# Our Income Protection Cover options.

## Protection if you're unable to work in your current role.

You can be certain that you'll receive your monthly benefit if you're unable to perform your own role due to ill health, and your condition meets our definitions. Our approach means that you can confidently make a claim should you need to.

### Our Earnings Guarantee.

When you verify your salary we'll pay you the agreed amount when you claim, regardless of an change in your salary. You have the flexibility to verify your income within six months of your plan start date. Any monthly benefits less than £1,500 a month are automatically guaranteed, meaning that your salary will not need to be verified.



To cater for different needs and budgets, we offer three types of Income Protection Cover:

### Short-Term Income Protection Cover.

A more affordable solution to protect your income. It provides you with a monthly income for up to two years if you are unable to do your own job because of illness or injury. We will also pay multiple claims for the same cause of absence, so long as you return to work for over six months.



Protect 60% of the first £5,000 a month and up to 50% above that, capped at £10,000 per month.

### Income Protection Cover.

Our cover offers excellent protection and added benefits, as well as being highly competitive on price.



Protect 60% of the first £5,000 a month and up to 50% above that, capped at £10,000 per month.

### Income Protection Cover Plus.

It provides you with a range of benefits and innovative features making it one of the few products with a Defaqto 5-star rating.



Protect 60% of the first £5,000 a month and up to 50% above that, capped at £16,666 per month.

**You can choose when you'd like your monthly income to start post claim, including 1 month, 2 months, 3 months, 6 months or 12 months.**

# Helping you on your way to recovery.

## Recovery Benefit.

Our Recovery Benefit gives up to £2,000 worth of specialist care and support to help aid your recovery and return to work. You can access things like specialist treatments, counsellors, support groups and training courses.

You'll get up to £2,000 with our Income Protection Cover Plus and up to £1,000 with our Short-Term or Income Protection Cover.

Depending on your circumstances, we'll help you to get better by offering:

### Medical support.

- Help to pay for the cost of private medical treatment such as specialist doctors, or surgery, Physiotherapy and Osteopathy.
- Access to togetherall, an anonymous, online mental health support service.

### Assisted care support.

- Assisted devices, including the costs to modify a house or car.
- Access to a qualified nurse or carer.

### Education support.

- Training courses to help with re-skilling if you need them, to help you get back to work.

## With Income Protection Cover Plus.

### Hospitalisation Benefit.

In the unfortunate event of being hospitalised, to help fund any additional costs we will pay £100 per day after 6 consecutive days whilst you're in your waiting period before your claim has started. This can be claimed multiple times but is capped at 90 days total.

### Permanent Disability Uplift.

If you become permanently disabled, we'll increase your benefit by 10% to reflect the greater impact on your lifestyle.



## Income Protection Cover for Public Sector Employees.

For those who work within UK public sector our Public Sector Employee Benefit is aligned to your employer sickness pay schemes, by providing a deferred period based on your length of service and occupation. This is available to NHS employees, council workers and teachers. We are the first in the market to offer this benefit to UK local council employees.

# Supporting you on your return to work.

## Back to Work Benefit<sup>1</sup>

When you return to work, we'll provide you with a cash bonus. You'll get this alongside your normal salary to help with the extra costs of returning to work.

Short-Term Income Protection Cover.	First month - 25% Second month - 10%
Income Protection Cover.	First month - 25% Second month - 10%
Income Protection Cover Plus.	First month - 50% Second month - 25%

## Proportionate and Rehabilitation Benefits.

Upon returning to work our Proportionate and Rehabilitation Benefits will provide you with a proportion of your monthly benefit until your income returns to what it was before you had to claim. This can either be in the same occupation or new occupation with reduced earnings.

1. Available for 3, 6 and 12 month deferred periods.



## The Vitality Programme.

Everyone gets access to the Vitality Programme, which encourages you to take steps towards a healthier future - and rewards you with benefits. It means you can get something back for your premiums, without having to claim.

### The Vitality Programme is based on three simple steps:

#### 1. Understand your health

When you join, register on our Member Zone at [vitality.co.uk/member](http://vitality.co.uk/member) and take the online Health Review. We use what you tell us to set you some goals and suggest some of our partners to help achieve them.

You'll also be able to find out your Vitality Age - our scientific calculation that assesses the impact of your lifestyle on your health.

#### 2. Get healthier

We then suggest steps you can take to improve or maintain your health. To make it easier, we give you discounts on gym membership, activity trackers, health checks, running shoes and more.

#### 3. Be rewarded

When you do healthy things, we give you points. These count towards your Vitality status. The more points you earn, the higher your status becomes. Everyone starts at Bronze and then you can work your way up through Silver, Gold and finally Platinum. Your Vitality status gives you something to aim for. It means you can see your efforts paying off.



**Vitality at Home gave our members over £14m of additional value through the Vitality Programme in 2020.<sup>1</sup>**

**Members with a Platinum Vitality Status save on average over £700 per year.<sup>1</sup>**

1. Vitality Claims and Benefits Report, July 2021



# About Vitality.

We're positively different to other insurers. By encouraging our members to be healthier, you benefit from better health, better mental wellbeing and better value cover that includes discounts and rewards. We also benefit, because the healthier you stay, the less likely you are to claim. This approach benefits the individual, the insurer and broader society.

**It's what we call our Shared-Value Insurance Model.**

**And it's at the heart of everything we do.**



## **Find out more.**

**To find out more about our Income Protection  
Cover, speak to Financial Adviser or visit  
[vitality.co.uk/life-insurance](https://vitality.co.uk/life-insurance)**