



# Short Term Income Protection.

# Protect your income in the event of illness, injury or disability.

Make sure your finances can cope with the unexpected.



UP TO £112

The State Employment and Support Allowance that may be paid per week. Your individual circumstances will affect how much you get<sup>1</sup>



4 YEARS

The average length of an Income Protection claim<sup>2</sup>



£573

What the average family spends every week on things like housing, transport and food<sup>3</sup>

## CHOOSE THE PROTECTION TO MEET YOUR NEEDS

We offer Primary, Comprehensive and Short Term Income Protection.

If you're unable to go back to work in the event of illness or injury, Primary and Comprehensive Income Protection could pay you an income until you retire. This offers long term protection, but it can be beyond some people's budget.

## WHAT'S DIFFERENT ABOUT SHORT TERM INCOME PROTECTION?

Short Term Income Protection is a more affordable solution to protect your income.

It pays you a monthly income for up to two years if you can't work because of illness or injury.

You choose when your payments start, from seven days (if you're self-employed) to 12 months after not being able to do your job.

## HOW MANY TIMES CAN I CLAIM FOR SHORT TERM INCOME PROTECTION?

With Short Term Income Protection, you can claim more than once. For example, if you claim for an illness and then suffer a second, related or unrelated illness, we'll pay you for up to two years for the second illness. For related illnesses, if you've already claimed for two years, you will need to return to work for six months before you can claim again.

## I DON'T HAVE A MORTGAGE - DO I NEED SHORT TERM INCOME PROTECTION?

It depends on your circumstances. For example, even if you don't have a mortgage, Short Term Income Protection could help you pay for your rent, food shopping, council tax, utility bills or a car loan, until you get better.

## HOW DOES SHORT TERM INCOME PROTECTION COMPARE WITH OUR OTHER INCOME PROTECTION?

AGE	SHORT TERM INCOME PROTECTION	PRIMARY	COMPREHENSIVE
30	£8.92	£18.69	£18.88
40	£12.99	£28.25	£28.56
50	£22.79	£51.68	£52.27

Premiums based on non-smoker, occupation class one, £1,000 per month benefit, three month deferred period, guaranteed premium, Vitality Optimiser and Vitality Plus not added.

Policy expires at age 65. Information correct as at September, 2019.

## SOURCES:

1. Gov.co.uk, ESA rates (correct at September 2019) | 2. ABI, May 2016 | 3. Family spending in the UK: April 2017 to March 2018, ONS, 2019



# Additional Benefits.

**To help you back to work after illness or injury, Short Term Income Protection also gives you the following benefits:**

## RECOVERY BENEFIT

We'll give you up to £1,000 worth of specialist care and support to help your recovery and return to work, such as specialist treatments, counsellors, support groups and training courses.

## BACK TO WORK BENEFIT

When you return to work, we'll give you a cash bonus. You'll get this alongside your normal salary to help with the extra cost of returning to work. You'll receive 25% of your Short Term Income Protection monthly benefit amount in the first month and 10% in the second month.

## BIG WHITE WALL

Mental health issues are an increasing problem for the UK workforce with more and more people unable to work due to depression, stress and anxiety. This is why our Income Protection now provides access to Big White Wall is an online service that provides a forum for people experiencing mental health issues to reach out and receive support from qualified 'Wall Guides'. It also provides avenues for creative outlet and courses for awareness and management of a wide range of mental illnesses.

## PROPORTIONATE AND REHABILITATION BENEFIT

Upon returning to work our combined Proportionate and Rehabilitation Benefit will provide you with a proportion of your benefit until your earnings increase to pre-claim level. This can either be in the same occupation or new occupation with reduced earnings.



### SOME THINGS YOU NEED TO KNOW ABOUT SHORT TERM INCOME PROTECTION

Tax free monthly payment if you're unable to work through illness or incapacity

We'll pay you for up to two years per claim

Multiple claims – for related and unrelated illnesses.

The monthly payment can be used as you want, not just to help mortgage payments, rent payments and household bills

You choose when your payments start, from seven days to 12 months after not being able to do your job

You can insure a benefit of up to 60% of your earnings, capped at £5,000 per month and 50% for anything above that. The total amount you can insure is £10,000 per month.

You can take out the plan between age 16 and 59

You can keep the plan as long as you need it, up to age 70

The minimum period for the plan is five years

### GET REWARDED FOR HEALTHY HABITS

As the insurer that rewards you for positive lifestyle choices, take steps to be healthy and you can get access to wide a range of discounts and deals from selected Vitality partners. You may also be eligible for an upfront premium discount or the opportunity to earn cashback.

## FIND OUT MORE

To find out more about Short Term Income Protection  
visit [vitality.co.uk/life-insurance](https://vitality.co.uk/life-insurance)