

Dear Colleague,



## Our Income Protection Scheme from Unum

### An important part of your employee benefits package

Income Protection provides financial support if you're unable to work due to illness or injury for a specified length of time, and aims to help you, your family and others who depend on the money you earn.

As a company, we're committed to your physical, mental and financial wellbeing. Our policy with Unum will help us to ensure you receive a percentage of your income if you can't work because of illness or injury. It also comes with direct access to expert Vocational Rehabilitation Consultants who can support you while you're off and ease your return to work

You are covered from \_\_\_\_\_ and if you:

- are not already off work due to illness or injury
- are \_\_\_\_\_

You'll receive \_\_\_\_\_ of your salary, payable after you've been absent for \_\_\_\_\_ if Unum agree you're unable to carry out the daily duties of \_\_\_\_\_ your occupation \_\_\_\_\_ any suited occupation

Payments are made exactly like your salary, and tax and National Insurance contributions are deducted in the usual way.

If you are absent due to illness or injury on the day your cover or an increase in cover is due to begin, you may not be eligible until you return to active work in your usual role.

Please contact \_\_\_\_\_ for more details of your cover.

#### Further information

If you would like more information about your Income Protection policy please contact \_\_\_\_\_