



Help is at hand for Group Income Protection claims

Your employer has a Group Income Protection (GIP) policy. This means if you can't work for a long time because of illness or injury, the cover provided by the policy can help. Once our assessment is complete and the claim meets the definition agreed with your employer, it can pay part of your salary to your employer so they can support you while you're off work.

Alternative Formats

If you would like this translated or have a copy in an alternative format such as large print, braille or audio, please email us at group.protection@landg.com or call us on 0345 026 0094, option 3. Lines are open from 9am to 5pm, Monday to Friday. We may record and monitor calls. Call charges will vary.



What is the deferred period?

If a claim for you is accepted, payments won't start straight away. There is a deferred period (waiting time) typically between 13, and 52 weeks, before any money is paid if eligible. Your employer decides how long the deferred period is and how much of your salary is covered when they take out the policy.

Your employer can tell you if you'll get other payments, like sick pay or statutory sick pay, during this time. We will not confirm any eligible payment details to you as the payment is made directly to your employer.



Our Clinical Team

Dependent on your condition, our in-house clinical team will contact you to arrange an appointment to establish whether there is any support we can consider to help you back to work. The team will go through the history of your condition(s), symptoms, treatment, daily functioning and employment. They will complete an initial assessment and subsequent reviews throughout your absence whilst you're covered by the policy, either over the phone or face to face. This can take between 30 and 60 minutes.

Getting help early may be able to support a quicker recovery through vocational support. They can help you understand and manage your working ability, provide support around work adjustments and plans, and may refer you over for additional employment support and advice from our specialist partners provided at no cost.

When appropriate, they will support you with returning to work by liaising with you and your employer and advising on return-to-work plans and adjustments as needed. It is important to follow their advice, so the claim and your recovery aren't delayed. Please note that the clinical team do not make any decisions regarding the claim.





Making a claim

Your employer will notify us of your absence once you've made them aware of your illness or injury. You'll then be given a form called a Member's Statement which will be sent to you through DocuSign either by email or text message. DocuSign is a platform that we use to send information securely. If we don't have these details, we will post the form to your home address.

This form provides us with basic information to start assessment of the claim. The form also gives us permission to request any medical evidence and assess the claim.

If you need help completing the form, please contact us on 0345 026 0094, option 3.

During the claim

You may be contacted by our clinical team for updates on how your treatment is helping you to recover. If appropriate, you may be referred to one of our specialist partners to support you through your absence with the aim to help you return to work.

We will request medical evidence from your GP or other care providers. However, it will be helpful if you can email us any letters or information you already have and consider relevant. Please send these to groupprotection.benefitsmanagement@landg.com and include your GIP claim number, which can be found on your Member's Statement. We'll keep your employer updated on the progress of the claim.



Payments and returning to work

If you go back to work before the deferred period ends, no payment will be paid by us.

We will only begin payments if the claim is supported by medical evidence confirming that you are continuously unable to work your contractual hours and duties throughout the deferred period and beyond. If you can't return before the deferred period ends and the claim meets the definition agreed with your employer, we will confirm the decision and details surrounding payments to them.

Once payments begin, we'll review your claim regularly to check the claim continues to be medically supported.

If needed, we'll work with you and your employer to create a return-to-work plan. We will liaise with you and your employer to identify any reasonable adjustments and equipment that could support a return to work or create a phased return to work plan.



Contact us

If you need any support completing forms or have any questions at all, please call or email us on the following:

- groupprotection.benefitsmanagement@landg.com
- 0345 026 0094, option 3
- Lines are open from 9am to 5pm, Monday to Friday.
- We may record and monitor calls. Call charges will vary.



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