Group Income Protection

Helping to protect you financially if you can't work

L&G

Group Income Protection from L&G helps support you financially if you're unable to work for a long time because of illness or injury.

If you have an illness or injury that's covered by the policy and can't work, we'll pay a regular payment to your employer. Your employer will pass this on to you through your salary. This means you can focus on your wellbeing and getting better, without the added worry about bills or other expenses.

Payments usually start after a set waiting period (for example, 26 weeks). Your employer can tell you how long the waiting period is and how much of your salary you'll receive.

How the payments can help

Regular payments can help towards:

- Covering everyday household bills
- Keeping up with rent or mortgage payments
- Avoid dipping into your savings
- Staying financially stable while you recover

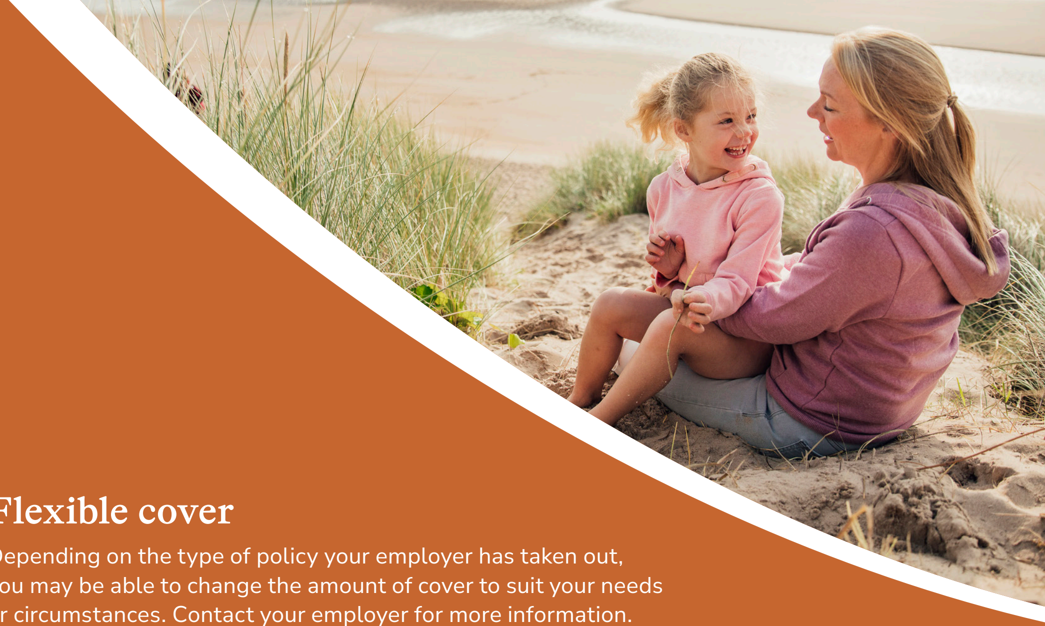
Cover through your employer

This benefit is provided through a Group Income Protection policy set up by your employer as part of your employee benefits.

Cover through work often comes with added advantages compared to arranging it yourself. Depending on your employer's scheme, you may also be able to choose the level of cover that suits your needs and budget.

Support to help you recover

In many cases, if you can't work for a long period because of an illness or injury, you may be able to get extra support from our in-house clinical team or professional partners. They can help you recover and return to work. You won't need a GP referral or need to pay anything extra for this support.



Flexible cover

Depending on the type of policy your employer has taken out, you may be able to change the amount of cover to suit your needs or circumstances. Contact your employer for more information.

Things to know

- Group Income Protection cover applies while you're employed by your current employer.
- Your employer can explain the details and answer any questions you may have – including when payments start and how the payments are made.

Health and wellbeing support for you and your family

As part of this cover, you and your immediate family* can also access Spark, L&G's home for health and wellbeing.

Through Spark, you can access:

- a 24/7 Virtual GP service
- mental wellbeing support, including structured counselling if your clinician feels it would help
- a medical helpline
- support for long-term health conditions
- a digital gym
- fitness and nutrition advice
- a wide range of discounts on shopping and leisure

... and much more, all at no cost to you.

Spark is there alongside this cover to support you and your family's wellbeing.

* Immediate family includes spouse, partner, registered civil partner and children aged 16 to 24 in full-time education who are living in the same household.

Find out more

To learn more about how this cover works or to see if you can make changes, speak to your employer.

If you're unsure whether this cover is right for you, you may also want to speak to a financial adviser.

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