

Help is at hand

As this Group income protection policy is taken out by your employer we recognise you may not fully understand how it works or why it is in place.

This document aims to give you more information about the cover and explain what happens next.



What is Group income protection?



Group income protection aims to pay a proportion of your salary to your employer if you are unable to work long term due to illness or injury.

Deferred Period

As this benefit helps protect against the impact of long-term absence, payments don't start straight away. There is a waiting period (for example 26 weeks) from when you are first unable to work, to when the benefit payments start being paid. This is called the deferred period.

The deferred period and proportion of salary is set by your employer when they first take out the policy. Your employer will confirm if you're entitled to any payments during the deferred period, for example, sick pay paid by your employer or statutory sick pay.

Our in-house clinical team

Our experience shows that where help and support is provided in the early stages of absence, you have a much better chance of recovering quickly.

Our in house team come from a range of backgrounds and are all clinically qualified. The team, as well as our specialist partners, are there to provide you with expert support, at no cost to you and, where appropriate, will help you to return to work.

It's important that you engage with any recommendations from our clinical team to support your recovery and avoid any delay to the claim.

What happens next?

On the following page is a brief overview of how the claim process works.

You can find out more on how the claim will be assessed and how we'll support you here - [Interactive Group income protection document](#). You can find out what our claims assessors do, what the role of the Clinical team is and hear from someone who has been through the claim process.

The Claim Process



1

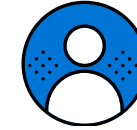
To start the process we need you to complete a claim form called a Member's Statement, this gives us your medical consent and permission to assess your employer's claim.

We know that absence from work can be a challenging time, so if you need any help with completing our Member's Statement please contact us and we'll help you.



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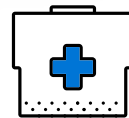
We'll keep your employer informed of your progress throughout the claim journey so that they can keep you updated.



5

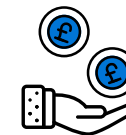
Once in payment, regular reviews of the claim will take place to ensure you continue to be eligible for the claim payments.

And, where appropriate, we'll put together a Return to Work Plan with you and your employer.



2

We may refer you to our own internal clinical team for an assessment. They might refer you to one of our specialist providers for treatment. They will discuss this with you during the assessment. Depending on individual circumstances, we may also need to request medical information from your GP and any treatment providers involved in your care.



4

If you can return to work before the end of the deferred period, then no benefit may be due. However, if you can't return to work before the end of the deferred period, we will let your employer know about any benefit that may become payable.

Contact us

If you need any support completing forms or have any questions at all, please speak to your claims assessor who will be happy to help. Otherwise, call or email us on the following:



groupprotection.benefitsmanagement@landg.com



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