Even more support for doctors and surgeons

Our Zurich Income Protection policy gives NHS doctors and surgeons extra support. We guarantee them an increased minimum benefit and make sure their income flexes around their NHS sick pay.

If your client’s salary dips before they need to claim, we’ll round up their monthly income to £3,000 if they need to make a claim

If your client chooses a monthly income that’s £3,000 or more, we’ll guarantee to pay them at least £3,000 a month, even if their salary dips.

How it works

Your client can choose to protect up to 80% of their take home pay. For instance, they might usually take home £4,000 a month, and choose to cover £3,200 of this. And if they need to claim, this is the amount we’ll pay them, unless their salary’s gone down.

If their salary has gone down, we’ll look at their take home pay for the 12 months leading up to their claim and set their maximum monthly income at 80% of that amount. So if they’ve only been taking home £3,500 a month for the last 12 months, we’d set their monthly income at 80% of this, which is £2,800. But this is where our minimum benefit guarantee would kick in. If their new monthly income would be less than £3,000, we guarantee to pay £3,000 a month.
We guarantee to flex your client’s income round their NHS sick pay

In the first six years of working for the NHS, doctors get a different amount of sick pay each year:

<table>
<thead>
<tr>
<th>Which year of NHS work your client’s in</th>
<th>How long they get full pay for</th>
<th>How long they get half-pay for after that</th>
</tr>
</thead>
<tbody>
<tr>
<td>First year</td>
<td>1 month</td>
<td>2 months (if they’ve worked for 4 months or more)</td>
</tr>
<tr>
<td>Second year</td>
<td>2 months</td>
<td>2 months</td>
</tr>
<tr>
<td>Third year</td>
<td>4 months</td>
<td>4 months</td>
</tr>
<tr>
<td>Fourth and fifth years</td>
<td>5 months</td>
<td>5 months</td>
</tr>
<tr>
<td>Sixth year and onward</td>
<td>6 months</td>
<td>6 months</td>
</tr>
</tbody>
</table>

This phased approach makes it difficult to choose the right length deferred period – the time between when your client stops working and when we start paying them their monthly income.

That’s why we’ve built in our NHS sick pay guarantee. We’ll flex our payments around your client’s NHS sick pay, so their income from us kicks in as soon as they stop receiving their full sick pay from the NHS. This means you don’t need to change your client’s cover every year. And it means your client doesn’t have to worry about how much money they’ll get and when they’ll get it. They can focus on getting better.

How it works

Your client chooses two deferred periods: one of six months and one of twelve months. These will line up with the sick pay arrangement they get from their sixth year. But if they’ve worked for the NHS for less than six years, we’ll flex these deferred periods to make sure their monthly income starts when they start to receive their half-pay.

We’ll flex your client’s monthly income round their NHS sick pay
If your client’s diagnosed with HIV, Hepatitis B or C because of an accident at work, we’ll pay up to £50,000 to help them adjust.

NHS protocols mean that, if your client’s ever at risk of HIV, they’ll take swift action to prevent contracting it. But if they’re diagnosed with HIV, Hepatitis B or C because of an accident at work, we’ll pay them a lump sum. They can use it for whatever they want – from getting private healthcare to taking time off work.

How it works
We’ll pay six times the monthly income they’ve chosen, up to a maximum of £50,000. We don’t count this money as a claim, so it’s on top of anything else we pay them. This is needlestick benefit – it’s based around diseases that are usually contracted by a needle. To get this benefit, your client will need to choose Zurich Income Protection Select.
Zurich Income Protection
for Doctors and Surgeons

Zurich Income Protection:
support through life’s ups and downs

Choose

Zurich Income Protection Select:
even more support for your client and their family

or

All of Zurich Income Protection, plus:

- Monthly benefit
  choose to protect up to 80% of take home pay

- Minimum benefit guarantee
  if your client chooses a monthly income that’s £3,000 or more, we’ll guarantee to pay them at least £3,000 a month, even if their salary dips

- Waiver of premium
  we’ll pay your client’s premiums if they’re too ill or injured to work

- Early claim notification
  as soon as your client tells us they’re ill, we might put them in touch with our rehabilitation team and start paying their premiums for them

- NHS sick pay guarantee
  we’ll flex your client’s income round their NHS sick pay

- Dedicated claims specialist
  they’ll help your client every step of the way

- Our team of rehabilitation nurses
  they’ll help your client with their recovery, arrange and sometimes even pay for treatment, and talk to your client’s employer about how they can help

- Return to work package
  if your client goes back to work, but they earn less, we’ll top up some of their salary

- Linked claims
  if your client gets the same illness again within 12 months, we’ll pay their monthly income straightaway

- Maternity, paternity and adoption benefit
  if your client takes time off to be with their new baby, and they get ill or injured while they’re off, we’ll cover them as though they’re working

- House person benefit
  if your client isn’t working when they get ill, we’ll still cover them if they can’t do day-to-day tasks

- Career break
  dial down cover and its cost to take a career break

- Milestone benefit
  increase your client’s cover when their life changes, before their 55th birthday, without answering any health questions

All of Zurich Income Protection, plus:

- Family carer benefit
  if your client’s partner or child is too ill to look after themselves, we’ll pay up to £1,500 a month

- Trauma benefit
  if an accident or illness leaves your client with a life-changing condition, we’ll give them up to £50,000

- Hospital stay benefit
  if your client is in hospital for more than six nights, we’ll help cover their family’s expenses with £100 for each extra night

- Needlestick benefit
  if an accident at work gives your client HIV, Hepatitis B or C, we’ll give them up to £50,000

- Funeral benefit
  if your client dies, we’ll give their family up to £10,000

Add
Multi-fracture cover

If your client breaks a bone, dislocates a joint, ruptures their Achilles tendon or tears a cruciate ligament in their knee, we’ll give them up to £6,000 to help. You can add this on or take it off your client’s policy at any time.