

Even more support for medical professionals

Zurich Income Protection gives doctors, surgeons, dentists, nurses and midwives extra support.

If you're a NHS doctor, surgeon, dentist, nurse, or midwife and your adviser sets your Zurich Income Protection policy up on a 52-week deferred period, we'll match your current sick pay arrangements if you fall ill or get injured and can't work.

We'll do the same if you're a doctor, surgeon, dentist, nurse, or midwife not employed by the NHS and your employer follows the NHS sick pay structure.

The guarantee only applies to your earnings subject to the NHS sick pay structure.

If you have earnings from other sources that you want to protect which aren't subject to the NHS sick pay structure, you can cover these under a separate policy with the appropriate deferred period.



When your income subject to the NHS sick pay structure halves, to keep things simple we'll pay 50% of your insured monthly benefit. When it stops we'll pay your full monthly benefit.

Even if your NHS sick pay and the money we pay you combined is more than the maximum benefit we would normally pay, as shown in our terms and conditions, we wont make any deductions.

The table shows the NHS sick pay arrangements and what you receive based on different lengths of service:

Length of service	NHS sick pay entitlement		Zurich Income Protection	
	NHS full sick pay entitlement	NHS half sick pay entitlement	Sick pay guarantee 50% of the monthly benefit is payable after*	Sick pay guarantee Full monthly benefit is payable after*
0-1 years	1 month	2 months	1 month	3 months
1-2 years	2 months	2 months	2 months	4 months
2-3 years	4 months	4 months	4 months	8 months
3-5 years	5 months	5 months	5 months	10 months
Over 5 years	6 months	6 months	6 months	12 months

Source: <https://www.nhsemployers.org/system/files/2024-03/nhs-terms-and-conditions-of-service-handbook-Version53.pdf>

* We'll pay your claim at the end of each month. If your claim starts or ends part way through a month we'll pay you an amount to reflect the days you were eligible to claim at the end of that month.

How sick pay matching works

Example

You're a doctor employed by the NHS on a salary of £50,000 a year. After two and a half years of service you become ill meaning you would qualify for four months full sick pay and four months half sick pay.

When you took out your policy, you chose to insure yourself for the maximum monthly benefit available for a salary of £50,000, which is £2,708.33.

For the first four months you receive full sick pay. When it halves, we'll start paying you 50% of your monthly benefit, which would be £1,354.16.

Although the combined total of your half sick pay and 50% of your monthly benefit is more than the maximum amount we'd normally pay under a claim, we wont make any deductions and we'll disregard your NHS sick pay as continuing income.

When your sick pay ends, we'll pay the full £2,708.33.

Enhanced Minimum Benefit Guarantee

Doctors, surgeons, and dentists also get a higher Minimum Benefit Guarantee of £3,000. For all other occupations it's £1,500. This gives you more security and certainty if you make a claim.

Sabbatical cover

If you take a sabbatical break of up to 12 months from work, you can continue with your policy and we'll treat you as if you were still working if you need to make a claim whilst you're off.

To qualify, you must:

- Keep paying your premiums during your sabbatical
- Have had your policy for at least one year and not started a new job in the last year
- Be able to show proof of when your sabbatical leave started and a guaranteed job to return to after your break if you need to claim.

This benefit isn't exclusive to medical professionals and is available to all employed policyholders. It isn't included for the self-employed.

For more information, please speak to your financial adviser.

