

Sick pay matching for medical professionals



At Zurich, we value and support all our customers. For doctors, surgeons, dentists, nurses, and midwives, we offer a sick pay matching benefit designed to help you stay financially secure when you need it most.

You're eligible if:

- You work for the NHS, or an employer using the NHS sick pay structure, in one of the occupations previously stated
- You're registered (or provisionally registered) with the General Medical Council, General Dental Council or Nursing and Midwifery Council
- As a doctor, surgeon, or dentist, you're licensed to practice in the UK

To access this benefit, your Zurich policy needs to be set up on a 52 week deferred period.



Earnings from other sources

The guarantee only applies to 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.

How Payments Work

- When your NHS sick pay drops to half, we'll pay you 50% of your insured monthly benefit
- When your NHS sick pay ends, we pay your full insured monthly benefit

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 months	2 months	1 months	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/2026-01/nhs-terms-and-conditions-of-service-handbook-21.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 the month.

See How Sick Pay Matching Works: An example story

Sarah, an NHS doctor earning £50,000 a year, falls ill after two and a half years in her job. When she took out her policy, she chose to insure herself for the maximum monthly benefit available for her salary of £50,000, which is £2,708.33.

- Months 1-4: She receives full sick pay from the NHS
- Months 5-8: Her NHS sick pay is halved. Zurich pays 50% of her insured monthly benefit (£1,354.16 per month)
- From Month 9: NHS sick pay ends. Zurich pays her full insured monthly benefit (£2,708.33 per month)

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 held your policy for at least one year and haven't started a new job in the last year
- Provide proof of your sabbatical start date and a guaranteed job to return to, if claiming

This benefit is available for all employed policyholders (not for the self-employed).

Discover Your Options

Want to know more about how Zurich can support you? Speak with your financial adviser—they'll guide you to the right protection for your needs.

Zurich Assurance Ltd.

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