

Sick pay guarantees

Making life easier for you and your clients

Some clients working in the public sector don't always have straightforward sick pay arrangements. They might get paid 100% of their salary for a defined number of months, followed by 50% of salary. Sick pay entitlement can also change with each year of service, making it difficult to choose the right waiting period.

We have designed our sick pay guarantees for teachers, as well as dentists, doctors and surgeons that receive NHS sick pay. Unlike other sick pay guarantees in the market, you don't have to be employed directly by the NHS to be eligible. This means clients working in occupations covered

by NHS sick pay but not directly employed by the NHS can also be covered, like GP's.

Under our guarantees, as long as your client chooses a 12 month waiting period we'll pay out to fit alongside their sick pay arrangements. This helps reduce the premium by removing the need for complex split waiting periods, removes the risk of over and under insurance and ensures your client gets their money when they need it. More details on our sick pay guarantees, including eligibility, can be found in our Policy Conditions.

NHS sick pay guarantee

This guarantee applies to dentists, doctors and surgeons registered (or provisionally registered) with the General Medical Council or General Dental Council, with a licence to practice in the UK as a doctor, surgeon or dentist, at the time they become unable to work.

Length of NHS service	LV= sick pay guarantee, 50% of cover paid after	LV= sick pay guarantee, 100% of cover paid after
During the first year of service	1 month	3 months
Second year of service	2 months	4 months
Third year of service	4 months	8 months
During the fourth and fifth years of service	5 months	10 months
After completing five years of service	6 months	12 months

The sick pay guarantee also applies to dentists, doctors and surgeons where their employers have adopted the NHS sick pay arrangements, as set out in the sick pay arrangements section in appendix B of the Income Protection policy conditions. This guarantee doesn't apply to any other dentists, doctors or surgeons with different sick pay arrangements.

It's yours and your client's responsibility to ensure that their sick pay arrangements match what is set out above.



Teachers sick pay guarantee: England, Wales and Northern Ireland

This guarantee only applies if your client is a teacher and their sick pay arrangements are those which are the same as that which is set out in one of the following when they become unable to work:

- The Conditions of Service for School Teachers in England and Wales (sometimes referred to as the 'Burgundy Book')
- The Department of Education, Teachers Terms and Conditions for Northern Ireland.

Length of service	LV= sick pay guarantee, 50% of cover paid after	LV= sick pay guarantee, 100% of cover paid after
During the first year of service (Up to 18 weeks)	N/A	25 working days
During the first year of service (between 18 weeks and 12 months)	25 working days	75 working days
Second year of service (between 1 and 2 years)	50 working days	100 working days
Third year of service (between 2 and 3 years)	75 working days	150 working days
Fourth and successive years of service (more than 3 years)	100 working days	200 working days

*It's yours and your client's responsibility to ensure that their sick pay arrangements match what is set out above.

Teachers sick pay guarantee: Scotland

This guarantee only applies if your client is a teacher and their sick pay arrangements are the same as those is set out in the below when they become unable to work:

- The Scottish Negotiating Committee for Teachers (SNCT) handbook of Conditions of Service for School Teachers in Scotland

Length of service	LV= sick pay guarantee, 50% of cover paid after	LV= sick pay guarantee, 100% of cover paid after
During the first year of service (Up to 4 months)	N/A	1 month
During the first year of service (between 4 and 12 months)	1 Month	2 months
Second year of service (between 1 and 2 years)	2 months	4 months
Third year of service (between 2 and 3 years)	4 months	8 months
Fourth and successive years of service (more than 3 years)	5 months	10 months
Fifth and successive years of service	6 months	12 months

*It's yours and your client's responsibility to ensure that their sick pay arrangements match what is set out above.

More details about our Teachers Sick pay guarantees can be found in appendix C of the Income Protection Policy Conditions.

You can get this and other documents from us in Braille or large print by contacting us.



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