

Do I really need Income Protection?

Income Protection pays you a regular income when you are unable to do your job because of sickness or injury.

In a poll conducted with 3,000 workers across the UK...

1 in 4



individuals said they'd face financial ruin if out of work for only 4 weeks

14.7%



of people aged 55+ have been out of work for at least 6 months at some point in their careers due to incapacity¹



1 in 5

people get just 1 week or less of paid sick leave

16.2%



get no sick pay at all¹

It could happen to you

Top 5 sickness absences in 2018:

27.2%



minor illnesses²

19.7%



musculoskeletal problems²

13.7%



other²

12.4%



mental health²

6.1%



gastrointestinal problems²

Without any income, how will you be able to afford all your monthly bills and protect what makes you smile?

What did the average monthly spend look like for families in the UK in 2018?

£585.60
average household spending³

£20.80
weekly mortgage interest payments³

£79.40
housing bills & utilities³

£80.20
in transportation³

£61.90
cost of food & drink¹

How similar is your spending?



Get a better understanding of your monthly spend with our **Safey Net Calculator**.

Sources:

- <https://www.drewberryinsurance.co.uk/knowledge/research/protection-insurance-survey-2018>
- www.ons.gov.uk/employmentandlabourmarket/peopleinwork/employmentandemployeetypes/datasets/sicknessabsenceinthelabourmarket
- <https://www.ons.gov.uk/peoplepopulationandcommunity/personalandhouseholdfinances/expenditure/bulletins/familyspendingintheuk/april2018tomarch2019>

**BRITISH
FRIENDLY**

It feels good to be covered