


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 1,820 workers across the UK...

42.3% 
of individuals aged over 55 had to take a month or longer off work due to incapacity¹

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


2 in 5 workers get no more than a month's sick pay¹

16% 
get no sick pay at all¹

It could happen to you

Top 5 sickness absences in 2017:

34.5%

minor illnesses²

17.7%


musculoskeletal problems²

7.6%

stress, depression, anxiety²

6.5%

gastrointestinal problems²


4.2%

eye, ear, nose, dental 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 2017?


£554.90
average household spending³


£183.20
weekly mortgage payments³


£73.50
housing bills & utilities³


£79.70
in transportation³


£58.00
cost of food & drink¹

How similar is your spending?



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

Sources:

1. Drewberry 2017 Protection Survey, www.drewberryinsurance.co.uk/knowledge/research/2017-protection-survey
2. www.ons.gov.uk/employmentandlabourmarket/peopleinwork/employmentandlabourtypes/datasets/sicknessabsenceinthelabourmarket
3. <https://www.ons.gov.uk/releases/familyspendingintheuk2017>

BRITISH FRIENDLY

It feels good to be covered