

Changes to your Sick Pay Terms and Conditions

The new terms and conditions shown in the table below will be applied to your policy when you renew. Please see your policy wording for full details on your terms and conditions

Previous Terms and Conditions	New Terms and Conditions
The insurer will pay up to the sum insured, or 85% of the gross monthly salary, whichever is the lesser.	The insurer will now pay up to the sum insured, or 75% of the gross monthly salary, whichever is the lesser.
No waiting period applied.	A 30-day waiting period will be applied. You cannot claim for the first 30 days from being off work due to sickness/illness or accident.
Maximum Level of cover £2,000	Maximum level of cover £1,500. If your previous level of cover was £2,000 then we have automatically reduced your level of cover to £1,500 at this renewal.

Please also note that additional wording has been included into the policy wording for further clarification regarding claims pay out.

Your benefit cannot exceed 75% of your gross monthly salary but less any other similar insurances or wages or work-related income. If an accident or illness is covered by another insurance policy or your salary continues to be paid by your employer, we will not pay more than our proportional share of a claim as you cannot receive more than 100% of your gross monthly salary across all policies held. We do not take into account any Statutory Sick Pay benefits received.