

Income Protection, Salary Continuance or Total & Temporary Disablement (TTD) cover

If you are temporarily unable to work due to disability or illness, you may have a claim. Salary continuance or income protection benefits provide financial support to those unable to work, in the form of either lump-sum or ongoing payments.

To qualify for income protection you will need to provide evidence of your illness or disability. Your disability does not need to be caused by work.

Income protection benefits will only be paid for a set period - commonly 2 or 5 years. There are some policies which will pay to age 65 or older. The policy will generally pay a percentage, commonly 75%, of your usual wage or salary. This, of course, varies from case to case, so it is important that you enlist the help of a legal professional to determine your correct entitlements.

In some policies total disability does not mean unable to work at all - it can simply mean that you are precluded from performing some of the major duties of your job. If you can still work but are on restricted duties and that is costing you money, then you may be able to claim.

If you are only able to return to work on reduced hours you may also be able to claim the difference between what you

are now earning and what you would have earned had you not been injured or ill.

Often there are waiting periods which apply before you will be eligible for payments. This can be 14, 30 or 90 days, or longer.

The actual benefits paid are usually calculated by reference to a formula contained in the insurance policy. They will sometimes exclude parts of your remuneration, like overtime or penalties, along with other allowances. It is important to check that you are getting paid the right amount.

Some insurers will attempt to cease benefits early if a doctor provides a report saying you are now capable of working. Depending on the relevant definitions in the policy it may not be enough for a doctor to simply state you are now capable of returning to work if that is not possible for other reasons.