



Income Protection

 Clarity Wealth Limited

Income Protection

Protection for workers

Income Protection schemes protect the well-being of a worker by supplying a replacement income in case of long-term absence from work owing to injury or illness.

Income Protection Insurance is intended to pay the policy holder a regular monthly income if you are incapacitated and not able to work owing to injury, illness or disability. Payments are usually made when the policyholder either cannot undertake their own, or any job due to illness or injury. The amount paid is based on a portion of your overall salary and is used for self-employed and employed men and women. There's no limit on the amount of claims you may make and, even if you are unable to work again as a result of injury or illness, the benefit will normally be paid up to the first of your selected retirement age or to the duration of this cover if sooner.



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Choosing the right policy can be a tricky task because Income Protection has a great deal of variations and criteria. The costs of a Group Policy are generally much more competitive in comparison to workers taking out personal policies. The benefit to companies is that payable premiums are considered a business expense, which for tax reasons, benefits the employer.

An Income Protection Plan has no cash in value through the policy, and ceases at the end of the term. If premium payments are missed, your cover will stop and it is possible that the policy may not cover you for all aspects.



Investment Planning

Retirement Planning & Pensions

Business & Protection

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Our Financial Services Register number is 758444.