



Income Protection: am I covered for stress?

Mental Health is consistently one of the most common reasons for Income Protection (IP) claims, according to the latest research, and understanding how to manage stress is more important than ever, especially with the ongoing cost of living crisis.

What is stress?

Stress, although not a medical condition, could lead to conditions such as depression or anxiety. Typically, stress is a normal physical reaction to problems or issues we may face day-to-day, caused by external sources whether this is issues at work or personal circumstances.

Whether you are struggling to sleep, can't concentrate, have headaches or excessively worry, there are options available to you.

Does Income Protection cover stress?

Income protection is available to you and can provide valuable

protection to ensure you have adequate cover in place, should you find yourself incapable of working due to ill health. However, unlike critical illness cover, income protection policies are not designed to cover specific medical conditions.

If you are rendered unable to perform the substantial duties of your occupation, through illness or injury, then income protection is there to support you.

Whether a claim gets accepted likely depends on the reasoning behind the stress, with insurers reviewing each case and considering claims on individual merits. Throughout each claim, there is an independent medical

and occupational health assessment carried out in order to validate the claim.

Additional support available

Covering stress is complicated and each case is not guaranteed to get accepted. Claims will always be properly assessed to understand your individual circumstances and additional factors. Should your claim for stress get rejected, there are a variety of other support services to access.

Many insurers offer a comprehensive range of benefits and services, designed to help you manage your health and wellbeing, including many mental health support services.

It's important to understand how each product works and which ones suit you best, based on your personal circumstances.

For more information, contact your adviser who can support you and discuss the options available to you.



If you'd like to discuss the options available to you, contact your adviser today.

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