

# Income Protection+

## Objection handling tips

There are often many reasons why customers might think they don't need income protection cover. Here, we offer some tips for dealing with common objections they may have, so you can help your customers get a better understanding of their protection needs.

“ I'm never ill, and even if I am I'll be back to work within 6 months ”

- ▶ The average length of an income protection claim across all customers in claim during 2023 was 6 years and 9 months. (Aviva Individual Protection claims data 2023. Excludes claims received for 12 month and 2 year limited benefit income protection policies.)

Nobody wants to think about a long term illness, but it's important to ask how your customer would cope over a longer period of illness.

“ I'll get sick pay from my employer, so that should cover me ”

- ▶ Ask what happens if they change jobs? - will those benefits be available through their next employer? Also, do they know exactly how much sick pay they will get and for how long?

54% of employers surveyed in 2018/19 only paid Statutory Sick Pay<sup>1</sup>, this is currently £109.40 per week in 2023<sup>2</sup> for up to 28 weeks.

Deferred periods can be extended up to 104 weeks so the cover only begins when other support would end - ensuring your customer only pays for the cover they need.

Source: <sup>1</sup> Department for Work and Pensions (DWP) Sickness absence and health in the workplace: understanding employer behaviour and practice, July 2021. <sup>2</sup> GOV.UK, Statutory Sick Pay (SSP). Contains public sector information licensed under the Open Government License v3.0.

“ I don't need income protection cover because I have plenty of savings ”

- ▶ In the financial year ending (FYE) 2021, the average weekly spending in the UK was £481.50<sup>1</sup>.

How long would savings last? Ask your customers what they're saving for, and would they want to give this up in the event they couldn't work for a period of time?

Source - <sup>1</sup> ONS Family Spending in the UK April 2020 to March 2021. Contains public sector information licensed under the Open Government License v3.0.

“ I can get **State Benefits** if I’m off work due to sickness ”

- ▶ Do they know what benefits they would be entitled to and if they’d need to adjust their expenditure? Are they aware of the introduction of Support For Mortgage Interest (SMI) and Universal Credit? <https://www.gov.uk/welfare>.

Also, talk to your customer about Aviva’s DigiCare+\* benefits and how these can offer practical and emotional support.

\* Please note these benefits are non-contractual and can be amended or withdrawn at any time.

“ I already have **critical illness cover** ”

- ▶ It’s important to consider the benefits different products provide, and how they work together.

- ▶ Broadly, musculoskeletal and mental health conditions cannot be claimed for under critical illness cover.

“ I’ll be able to **return to work on a part-time basis**, or go back to work in a different job role ”

- ▶ Your customer may return to work, but this can sometimes be on a lesser income, as they aren’t able to carry out the work they did prior to their illness.

Once the deferred period has ended and the claim has been agreed, if your customer returns to work in a different occupation due to their illness, or their illness restricts what they can do or the hours they can work, we’ll top up their income with our back to work benefit. For more information, please refer to our [technical guide](#).

For more information regarding Income Protection+, please speak to your usual Aviva contact.

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