

Scottish Widows Protect Income Protection

**With fracture cover
included at no extra cost**

Fracture Cover is included on our Income Protection policies*. It pays you a lump sum if you sustain a bone fracture or break that is covered by your policy.

This lump sum could provide added peace of mind, and could be useful if your injury results in additional living costs.

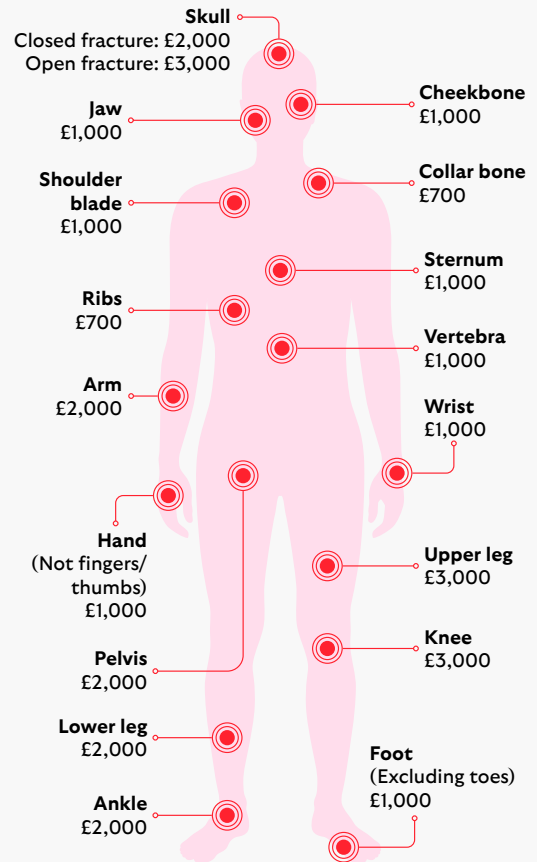
If you need further details on our Fracture Cover please read our policy summary document.



We cover 18 different types of fracture

The amount
you will get
will depend on
which area of
the body the
fracture occurs.

We're unable to cover hairline, stress and fatigue fractures or fractures which are a result of a sport or pursuit excluded under this cover.



Included as standard



As fracture cover is built-in to our product, there's no additional cost*.

No waiting period



We'll pay the lump sum as soon as we've received the evidence we need from you.

Paid in addition to Income Protection claim



A claim for fracture cover doesn't affect any claim for Income Protection so you can still receive any monthly income benefit in addition to a fracture cover lump sum.

Multiple fractures can be covered in the same claim



We pay up to **£4,000 in a 12-month period** including if you suffer multiple fractures at the same time. And we'll pay one claim for each type of fracture within 12 months. If you have more than one Income Protection policy, fracture cover can only be paid on one of the policies.

Stays in hospital are covered too



Our Income Protection policies also include Hospitalisation Cover at no extra cost. This cover provides a lump sum of up to £125 per night on hospital stays of more than six consecutive nights for up to 90 nights. This does not cover the cost of treatment you receive in hospital.

Please read our Policy Summary for further details.

Our claims promise

With one of the largest dedicated claims teams in the industry, our philosophy is simple. Treat every person covered fairly, and pay all valid claims as quickly as possible and with minimum inconvenience.



If you need to make a claim simply visit our **claims page** to find out about our straightforward process.



Or you can contact our claims team on **0345 601 4839**.



SCOTTISH WIDOWS

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*There may be certain specific circumstances where we will need to exclude this from your policy.