

Reassuringly simple Income Protection

Our Income Protection is designed with simplicity and quality in mind.
Here's just some of the recent feedback we've received from advisers.



“Scottish Widows’ launch into the income protection market has been truly game-changing, especially with their progressive approach to mental health.”

Joanna Streames,
Velvet Mortgages



“Since releasing Income Protection, Scottish Widows have sourced very competitively, and are taking the same underwriting stance on medical disclosures as critical illness and life insurance.”

Emma Cotterell,
Gemstone Mortgages



“I strongly believe it’s the best product currently available on the market.”

Arkadiusz Jeziorski,
Smart Choice Financial Services



“It’s a game changer for the income protection market.”

Nicola Huxley,
Sphere Mortgages & Life Insurance



Discover our reassuringly simple Income Protection today



“Scottish Widows’ launch into the income protection market has been truly game-changing, especially with their progressive approach to mental health.”

Joanna Streames

Founder / Mortgage & Protection Adviser, Velvet Mortgage & Insure Services Ltd

We were able to secure cover for a client who had a suicide attempt within the past five years – something most providers declined or offered with severe exclusions. Thanks to Scottish Widows, the client now has comprehensive protection for their income, offering peace of mind and financial security. We are delighted to see **a provider leading the way in creating more inclusivity** for such an important area such as mental health.



“Since releasing Income Protection, Scottish Widows have sourced very competitively, and thankfully they are taking the same underwriting stance on medical disclosures that they have within critical illness and life insurance.”

Emma Cotterell

Mortgage Manager, Gemstone Mortgages

I recently did a mortgage for a client who had just lost both of her parents. When we discussed protection, she told me that life insurance and income protection were very important to her. I ran an application with a provider who, due to a family history of breast cancer, added an exclusion to her policy. When I spoke to other providers they all told me they would also add this exclusion. The client was disappointed with this as she felt it was important to be covered for this.

Not long after this application, Scottish Widows released their income protection offering. I called them straight away to see how they would look at the family history and what terms they would likely offer for the clients income protection policy. They told me they would rate the policy by 50% but would not add any exclusions. I phoned the client straight away and she was happy to run a new application. The system was so **quick and easy** this just took a few minutes and we received terms straight away. A rating of 50%, which still meant the policy was affordable to the client, and no exclusions added. My client was very happy with the result.



Discover our reassuringly simple Income Protection today



“I strongly believe it’s the best product currently available on the market.”

Arkadiusz Jeziorski

Senior GI & Protection Adviser, Smart Choice Financial Services

The guarantee that the product will pay out straight after the end of the deferred period is absolutely unique – my clients genuinely love this feature as it provides immediate financial support.

Additionally, the fact that the policy includes both fracture cover and hospitalisation cover at no extra cost is such a fantastic benefit. That makes this product stand out. You created the product that truly **gives clients peace of mind**.



“It’s a game changer for the income protection market.”

Nicola Huxley

Senior Protection Specialist, Sphere Mortgages & Life Insurance

It is refreshing to have Scottish Widows launch into the income protection space, I’ve always found them to be sympathetic and thoughtful when it comes to dealing with mental health issues in general so I was excited, and nervous to see how that expressed itself in the income protection space. Within a few days, using UnderwriteMe as always we discovered that mental health outcomes were far superior, in one case even being the only insurer to proceed without placing an exclusion where all others were.



Discover our **reassuringly simple Income Protection** today

SCOTTISH  **WIDOWS**

Scottish Widows Limited. Registered in England and Wales No. 3196171. Registered office in the United Kingdom at 25 Gresham Street, London EC2V 7HN.
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number 181655.