

The first 30 days of Absence will not be paid under the Protect Financial Program, thereafter You will be paid enhanced sick pay for each month, or part of a month, up to a maximum of 12 months.

Requesting Enhanced Sick Pay

Your application and payment will be handled by the Customer Experience Team who act as the administrator of Our Protect Financial Program.

To apply for Enhanced Sick Pay, You must complete an online Application Form as soon as You know that You will be Absent from Work for a period of more than 30 days.

What We will pay	What will We not pay	Evidence required
<p>Illness</p> <p>means a medical condition that prevents You from Working for a period of more than 30 consecutive days.</p>	<ul style="list-style-type: none"> ▪ When You have a medical condition that does not prevent You from Working. ▪ When a Doctor does not confirm Your medical condition prevents You from Working. ▪ When the medical condition is for a period of less than 30 consecutive days. ▪ When a Doctor confirms that You have refused recommended medical treatment for Your condition or You fail to follow medical advice that leads to a deterioration or continuation of Your condition. 	<ul style="list-style-type: none"> ▪ Doctor's note(s) or Medical Certificate(s) confirming the details of the medical condition and that You have followed the medical advice given, the date it first occurred, and that it prevented You from Working for a consecutive period of more than 30 days. ▪ A Protect Financial medical form completed and signed by your Doctor which can be downloaded from the website.
<p>Pre-existing Medical Condition</p> <p>means a medical condition that would not normally prevent You from Working that has changed and now prevents You from Working for a period of more than 30 consecutive days.</p>	<ul style="list-style-type: none"> ▪ When a Doctor confirms that You have refused recommended medical treatment for Your condition or You fail to follow medical advice that leads to a deterioration or continuation of Your condition. 	<ul style="list-style-type: none"> ▪ Doctor's note(s) or Medical Certificate(s) confirming the details of the Illness and that you have followed the medical advice given, the date it first occurred, and that it prevented You from Working for a consecutive period of more than 30 days. ▪ A Protect Financial medical form completed and signed by your Doctor which can be downloaded from the website.

<p>Accident</p> <p>means an Accident that has caused a medical condition that prevents You from Working for a period of more than 30 consecutive days.</p>	<ul style="list-style-type: none"> ▪ When the Accident does not prevent You from Working. ▪ When a Doctor confirms that You have refused recommended medical treatment for Your condition or You fail to follow medical advice that leads to a deterioration or continuation of Your condition. 	<ul style="list-style-type: none"> ▪ Doctor’s note(s) or Medical Certificate(s) confirming the details of the Accident and that you have followed the medical advice given, the date it first occurred, and that it prevented You from Working for a consecutive period of more than 30 days since that date. ▪ A Protect Financial medical form completed and signed by your Doctor which can be downloaded from the website.
<p>Stress</p> <p>means a medically diagnosed stress related condition that prevents You from Working for a period of more than 30 consecutive days.</p>	<ul style="list-style-type: none"> ▪ When Your Stress is not medically diagnosed, or Your Doctor does not recommend in writing that You should not Work for a period of more than 30 consecutive days. ▪ When a Doctor confirms that You have refused recommended medical treatment for Your condition or You fail to follow medical advice that leads to a deterioration or continuation of Your condition. 	<ul style="list-style-type: none"> ▪ Mental Health Practitioner’s note (s) or Medical Certificate(s) confirming the details of the Stress related condition and that you have followed the medical advice given, the date it first occurred, and that it prevented You from Working for a consecutive period of more than 30 days. ▪ A Protect Financial medical form completed and signed by your Doctor which can be downloaded from the website.

<p>Depression</p> <p>means a medically diagnosed period of depression that prevents You from Working for a period of more than 30 consecutive days.</p>	<ul style="list-style-type: none"> ▪ When Your Depression is not medically diagnosed, or the Doctor does not recommend in writing that You should not Work for a period of more than 30 consecutive days. ▪ When a Doctor confirms that You have refused recommended medical treatment for Your condition or You fail to follow medical advice that leads to a deterioration or continuation of Your condition. 	<ul style="list-style-type: none"> ▪ Mental Health Practitioner’s note (s) or Medical Certificate(s) confirming the details of the Depression and that you have followed the medical advice given, the date it first occurred, and that it prevented You from Working for a consecutive period of more than 30 days. ▪ A Protect Financial medical form completed and signed by your Doctor which can be downloaded from the website.
<p>Mental Illness</p> <p>means a medically diagnosed period of mental illness that prevents You from Working for a period of more than 30 consecutive days.</p>	<ul style="list-style-type: none"> ▪ When Your Mental Illness is not medically diagnosed, or the Doctor does not recommend in writing that You should not Work for a period of more than 30 consecutive days. ▪ When a Doctor confirms that You have refused recommended medical treatment for Your condition or You fail to follow medical advice that leads to a deterioration or continuation of Your condition. 	<ul style="list-style-type: none"> ▪ Mental Health Practitioner’s note (s) or Medical Certificate(s) confirming the details of the Mental Illness and that you have followed the medical advice given, the date it first occurred, and that it prevented You from Working for a consecutive period of more than 30 days. ▪ A Protect Financial medical form completed and signed by your Doctor which can be downloaded from the website.

Specific reasons where Enhanced Sick Pay will not be provided:

We do not pay enhanced sick pay for any reason directly or indirectly associated with:

- Optional cosmetic surgery or any other ‘optional’ procedure that is not deemed medically necessary nor connected to a medical condition or accident;
- failing to comply with any law;
- where exposed to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America;
- We do not pay beyond the 12-month period of Enhanced Sick Pay.



- When Your employment has been terminated.

General Conditions of Enhanced Sick Pay

- You must make all reasonable efforts to maintain Your health in order to be able to Work.
- You will be asked to provide Regular Medical Evidence at Your own expense to confirm the medical condition means You are unable to Work.
- Your enhanced sick pay will be an average of Your monthly net salary (after tax) for the previous 12 months or the period since You joined the program if less than 12 months.
- Where You have more than 2 periods of Absence from Work in a rolling 12-month period We will not pay Your enhanced sick pay for the 3rd and any subsequent period of Absence unless You can evidence that you are suffering from a specific recurring illness.
- If any of the Medical Conditions are diagnosed by a Doctor as self-inflicted, we will not pay Your enhanced sick pay.
- If We reasonably suspect fraudulent activity on Your part We may not pay Your enhanced sick pay.
- You must have been contributing continuously either (A) from the program Start Date (B) from within 3 months of Your Employment Start Date in order to apply for enhanced sick pay
- Should you decide to join the program at any other time during your employment, or you leave the program and rejoin at a later date, then you must have been contributing continuously for 3 consecutive months before Your first application for enhanced sick pay
- Where any claim for a pre-existing medical condition is made within the first 6 months of the Employee joining the enhanced sick pay program we will not pay enhanced sick pay.

IMPORTANT Any translation of this document from English is for assistance and information only. In event of an Enhanced Sick Pay Application the English language version shall be the basis of settlement.

All aspects of this document are subject to English law and the jurisdiction of the English courts. This is not an insurance policy. Enhanced Sick Pay is an optional extension to Our contract of employment with You, and it provides a right to Enhanced Sick Pay in certain defined circumstances outlined within this document should You be Absent from Work

