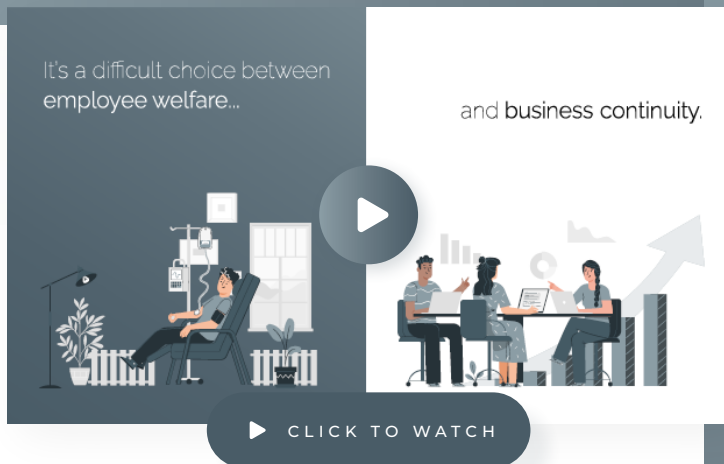


PROTECT FINANCIAL

<https://protect.financial>

JOIN PROTECT

SCHEDULE A DEMO



Protect Financial is an enhanced sick pay program provided by you for your employees.

Protect Financial provides top up to 110% of the employee's salary entirely on your behalf, should an employee be required to take a leave of absence for more than 30 days due to any extended period of sickness covered by a doctors note.

Protect Financial will replace your statutory sick pay for up to 12 months, enabling you to hire a temporary replacement at no extra cost, keeping your business moving forwards and ensuring an employee on an extended period of sickness' is financially supported in their time of need.

✓ 12 Months Sick Pay

Enhanced Sick Pay to provides your employees with 100% of their net salary for up to 12 months of sickness for any reason covered by a doctor's note. (See [Terms & Conditions](#)).

✓ Cost Neutral for Employer

Most businesses choose to offer Protect Financial as a voluntary benefit paid for by employees.

The product is paid for by 1.5% deduction taken from the employee's gross salary as part of the payroll process. You'll auto enrol your employees into a 1-month free trial, those who choose to continue with the product will move in to the paid-for product after the free trail ends.

✓ Minimal Administration

Setup is a quick and fully automated process that connects with your payroll provider directly or via a basic CSV upload in a few short minutes. If you would like to learn more, [schedule a call](#) with one of our team or [sign up online](#).

10 MINUTE SIGN UP

Protect Financial is integrated with major payroll & HR Platforms ensuring a minimal sign up process and fully automated service.



ENHANCED SICK PAY TERMS

Protect Financial includes as many unexpected circumstances as possible that may affect employees and cause a prolonged extended period of sickness including:



Accident & Sickness



Anxiety and Depression



Critical or Terminal Illness



Stress



Mental Illness



Pre-existing Medical Conditions
(See terms & conditions)

ENHANCED SICK PAY

Read our full terms of the [Enhanced Sick Pay here](#).

WHY IS PROTECT FINANCIAL IMPORTANT?

Protect Financial enables you as an employer, who cares about the financial wellbeing of your employees to provide them with a safety net in the form of enhanced sick pay in the unfortunate event of accident or serious illness.



Support your employees in their time of need

In the event of sickness of more than 30 days, Protect Financial ensure that your employees receive 100% of their net monthly salary. Enhanced sick pay is paid for absence from day 31 onwards, the benefit is paid direct to your employee's bank account in your name.



Flexible for varying incomes

For employees who have varying incomes, the 15% fee approach means when you earn less you pay less, and the benefit paid is based on the average salary over 12 months.



A productive return to work

Financial stress has a big impact on productivity. With 33% of people reporting that financial problems are impacting their ability to focus at work. Ensure your employees can return to work after a period of ill-health without carrying the burden of financial problems.



No cost or admin to you

You can choose to use the auto enrolment model meaning 15% is deducted from the employees monthly gross salary via your payroll platform (e.g Xero, Sage, etc) similar to how pensions operate, and this means no additional administration for you.



You don't lose a key employee

You NEVER will have to make the difficult decision, Do I pay my employee their full salary in their time of need or do I use their salary to bring in a temporary employee to fulfil their responsibilities?



No commitment whatsoever

Any of your Employees can decide if they want to opt-out of Protect Financial at any time for any reason with no additional fees or charges.



Attract and retain the best people

Low-cost option to provide the best possible benefits in an increasingly competitive jobs market.

PROTECT FINANCIAL

<https://protect.financial>

JOIN PROTECT

SCHEDULE A DEMO

HOW DOES PROTECT FINANCIAL WORK?



Join Protect Financial



Then choose to either:

A) Optional

Enroll all staff on 1-month free trial, those who choose to continue with the product will move in to the paid-for product after the free trial ends.

B) Inclusive

Provide enhanced sick pay to all employees providing a pay increase to fund the cost of the programme.

ENHANCED SICK PAY

If an employee is struck by an unexpected illness requiring them to take a leave of absence for more than 30 days, the employee logs into the Protect Member's portal and submits an online enhanced sick pay application.



The Enhanced sick pay application is handled and validated by the Protect Financial Platform. The application is reviewed by Protect Financial and you, once approved by both parties the payments are scheduled to be paid to the employee on your behalf.



The employee receives their tax free net salary*, supporting them in their difficult time whilst ensuring business continuity by enabling you to use the money you would normally pay them to bring in a temporary employee.

*Average of the past 12 months

MODEL - MEMBERSHIP

The role of Protect is to administer claims programs on behalf of our members fulfilling all core aspects including sourcing, administration, processing and payments.



LLOYD'S



Protect is not an Insurance Broker or Insurance Provider. We do not indemnify our Members. It is the policy of Protect to partner with Insurance Providers and Brokers around the world to source our own Insurance Policies for which we become the policyholder and at our absolute discretion may claim against these policies in excess of the funds we secure from our membership to fulfil our commitments where there is an excess to the subscription fees we have received from our members.

Any Insurance Contracts which we have secured does not provide any rights under the policy for our Members or their Users. The policies held are for the sole benefit of Protect Group and our own contractual liability, and we may make claims against these policies at our discretion.

Protect Financial has sourced Insurance Contracts from AXIS Capital and Hiscox Insurance through the Lloyds of London market.

JOIN PROTECT

Protect Financial requires a very simple and quick setup process:

01.



JOIN PROTECT HERE

Sign up to Protect Financial via our online form [here](#)

02.



SCHEDULE A DEMO

Connect your payroll or HR Platform using open API

03.



Protect Financial is live, your business and your employees are protected!