

# Income Protection Plus

for healthcare and veterinary professionals

## Are you protected?



PG Mutual specialise in providing Income Protection to healthcare and veterinary professionals like you. Whether you work full-time, part-time or are self-employed - we're here to help you protect your income, your lifestyle, and your peace of mind.



Protecting Healthcare Professionals

Get a quick quote today.  
You might be pleasantly surprised  
by how affordable it is.



# Protecting Healthcare and Veterinary Professionals



## An income is a lot to go without

Sickness or injury can affect any of us of at any age and at any time, taking us out of work and leaving us without an income to get by on. In mid-2025, 2.78 million people were out of work due to long-term sickness alone - that's nearly 1 in every 14 working adults (ONS, 2025).

## Imagine if that were you

Losing an income can have major implications. Often 'sick pay' from employers doesn't last long and state benefits are rarely sufficient for many healthcare and veterinary professionals. Some would look to their family for help, or dip into savings but how realistic would that be and how long could that last?

## That's where Income Protection Plus comes in

When you're unable to work, the last thing you need is financial stress. Income Protection Plus is there to support you with a replacement income whether your recovery is short or long-term - up until you recover sufficiently or reach 65, whichever comes first.

## *Is it worth taking the risk of not having Income Protection Plus?*



### Protecting your income is straight forward

You pay a monthly premium and if you become too ill or injured to work, we can pay you a monthly income of up to 70% of your pre-tax income until you sufficiently recover, or reach age 65.

That means you don't need to worry about your finances and can concentrate on your recovery.

# Income Protection Plus



## *Cover that's built around you*

Your career, income and lifestyle are unique. So your protection should be too. That's why Income Protection Plus is flexible and designed to support you when it matters the most. You can shape your cover around your needs and can adjust it as your life and career evolve.



### **Cover that fits your life**

You can choose how much of your income you want to protect, up to 70% of your pre-tax income. Whether you want to cover all your lifestyle outgoings, or focus on essentials like your rent or mortgage, it's entirely up to you.



### **Comprehensive protection**

We cover you for a wide range of illnesses and injuries that prevent you from working. Whether you're dealing with a short-term condition or something more serious, your plan is designed to provide financial support while you focus on getting better. We're also just a phone call away if you need us.



### **Long-term benefits**

Our two types of cover are designed to provide you with long-term protection that pays you until you're fit and able to return to work or reach age 65, whichever comes sooner.

**Level Benefit** is designed to pay you your benefit in full throughout a claim, giving you a stable long-term replacement income. This may be ideal if you have long-term financial commitments such as a mortgage.

**Reducing Benefit** is designed to pay you your benefit in full for 2 years before decreasing. This can be a cost-effective alternative to Level Benefit.



### Shape your plan to suit your needs

Choose how long to wait before your policy benefit begins: day 1, 7 or 14, or after 1, 3, 6 or 12 months. Your plan can start paying out when you'd need it to - whether that's when your sick pay ends or your savings begin to run low.



### Flexible if life changes

You have the option to decrease your cover or take a break with our career break service. You can also apply to increase your cover should your income rise, subject to the approval of our underwriters.



### The 'Plus' in Income Protection Plus

Your plan also includes a profit share feature that aims to build a cash lump sum over the life of your policy payable to you in your retirement years.

## We support your wellbeing too

At PG Mutual, we understand that when your focus is on caring for others, it's easy to put your own needs on hold. That's why membership currently includes additional benefits designed to support your health and happiness - whether you're taking time off work or not.

With the added convenience of **PG Mutual's HealthHero app**, it's easy to use these services whenever and wherever it suits you - even on your busiest days.



### Wellbeing counselling

Access to our Wellbeing Counselling Service to support you and your dependents.



### Online GP consultations

A virtual GP service giving you and your dependents access to medical advice and reassurance from a UK based GP at any time of the day, wherever you are in the world.



### Vocational rehabilitation

If you are ill or injured and need to take time off work, we may offer you rehabilitation support to help you get back to the job you love sooner.



[Click here to get a quote](#)



# Our goal is simple

To protect the livelihoods and lifestyles of our members and their families if they are unable to work due to illness or injury.

## **We are specialists in what we do**

Set up by pharmacists back in 1928, PG Mutual has been providing Income Protection ever since. We now support all types of healthcare and veterinary professionals whether full-time, part-time or self-employed.

## **We are there for you**

Our UK based Membership Team is here to help you when you need - just give us a call.

## **We're here when it counts**

We've supported members through short and long recoveries for nearly 100 years - our longest ongoing claim is now in its 30th year.

## **We're also a Mutual Society. That's good news for you.**

As a mutual organisation, we're owned by our members, not external shareholders. When you take out Income Protection Plus, you become part of our Society. That means we're accountable to you - and only you.



# Important things to consider

- If you are not incapacitated by sickness or injury, you will not be able to claim.
- If you do not experience a loss of income during a period of incapacity, you will not be paid any benefit.
- A final cash payment from the profit share feature of Income Protection Plus is not guaranteed.
- If you cancel your policy within 2 years, you will not receive any return from the profit share feature.
- You can find more information about Income Protection Plus from our Key Information Document and our Product Guide.



*Scan for*  
**Product Guide**



*Scan for*  
**Key Information  
Document**



*Scan for*  
**\*Terms and  
Conditions**

## Get a quote

✉ [enquiries@pgmutual.co.uk](mailto:enquiries@pgmutual.co.uk)

☎ 0800 146 307

🖱 [www.pgmutual.co.uk](http://www.pgmutual.co.uk)



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