



**Income Protection Insurance available
through the Source Online**

Insurer / Product Name	First Assist	Sentinel	Cardif Pinnacle
ASU	YES	YES	YES
AS	YES	Yes	YES
UNEMPLOYMENT ONLY	NO	NO	NO
Minimum period of employment	6 months	12 months	12 months
Maximum Cover	50 % of gross monthly income or £1000 whichever is the lesser	£1500 or 50% of gross monthly income whichever is the lesser	£1500 or 60% of gross monthly income whichever is the lesser
Exclusion Period for unemployment	120 days	120 days	120 days
Transfer option	yes	Yes	No
Contract period	Annual	Annual	Monthly
Day One cover available	Yes	Yes	Yes
30 day Excess	Yes	Yes	Yes
60 Day Excess	Yes	Yes	Yes
90 Day Excess	Yes	Yes	Yes
180 Day Excess	No	No	No
Payment of claims	After 30 days, then paid per day monthly in arrears	After 30 days, then paid per day monthly in arrears	After 30 days, then paid per day monthly in arrears
24 month cover available	No	Yes	No
Joint policy available	Yes	Yes	Yes
Carer Cover	Yes	No	Yes

DEFINITIONS			
Contract	Must be employed on a contract for a specific term or undertaking for at least 12 months duration	Must have a regularly renewable contract which has been renewed at least twice and you have been employed by the same employer for at least 6 months	Must have been employed by the same firm for at least 2 years or on a contract of at least 12 months which has been renewed at least once with the same employer
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