

# PROTECTION

## TIPS



What would happen to you and your family in the event of unforeseen circumstances such as losing your job, serious illness or premature death?

### Off Sick?

If you're an employee and unable to work because you're ill you may be able to get Statutory Sick Pay. It is paid by your employer and can be paid for up to 28 weeks.

Check with your employer what you would be entitled to in the event of long term illness. Consider taking out Income Protection or Permanent Health Insurance to make sure you are protected more effectively.

[Direct Gov](#) gives information about what you are entitled to.

### Death

Taking any State benefits into account, consider what your family/partner's position would be if you were to die tomorrow. What debts would be left? What income would they have? What lump sum payments would they be entitled to? Do they know what you have arranged and where important documents are kept?

[Beginner's guide to benefits](#) from DirectGov to find out what benefits your dependants may be entitled to in the event of your death.

[A Guide to Life Insurance](#) from the Association of British Insurers.

### Losing your job

If you are **dismissed or made redundant**, check that you are being treated fairly by visiting the [Citizens Advice Bureau](#) website.

Also Acas (the Advisory, Conciliation and Arbitration Service) Offers free, confidential and impartial advice on all employment rights issues. 08457 47 47 47.

### Getting Insured

Insurance limits your risk and provides financial protection against losses in the future. [Look through this guide](#) to see the **different types of insurance available to you**.

### Making a Will

**What would happen if you die without having made a Will?** [Financial reasons to make a will](#)

**How do I go about making a Will?** - Most people visit a solicitor to draw up their will.

[Do It Yourself Wills are available](#)- but take care as mistakes would be costly: they are probably only suitable for the simplest of wishes.

