

Protection News

Safeguard your family's future with income protection



Life is unpredictable, but your family's financial security doesn't have to be. Discover how income protection can help safeguard your loved ones if illness or injury keeps you from work.

If you're the main earner in your household, chances are you carry a lot on your shoulders. From keeping the lights on to making sure your children have everything they need for a full and happy life, your income is the foundation your family relies on. But what would happen if an illness or injury meant you couldn't work for a while?

It's not a scenario anyone likes to dwell on, but it's one worth preparing for. Income protection helps to make sure your family stays financially secure, even if life takes an unexpected turn. It's not just about money; it's about peace of mind.

What is income protection?

Income protection is a type of insurance that pays you a regular income if you're unable to work because of illness or injury. It's designed to help cover your essential outgoings (like your mortgage or rent, bills, and day-to-day expenses) while you recover.

Unlike some policies that only pay out in extreme circumstances, income protection is there for more common issues too. Whether it's a back injury, stress-related illness, or something more serious, it can provide support for weeks, months, or even years depending on your policy.

Most plans pay out a percentage of your usual earnings (typically 65%) until you're well enough to return to work or until the policy ends. It's not a lump sum; it's a steady income that helps keep your household running.

In this issue

- **Safeguard your family's future with income protection**
- **5 ways to stay healthy, happy and protected this winter**
- **Self-employed? See how income protection can help you**
- **Gift of Cover - See the difference financial protection makes**

Who should consider it?

It's worth thinking about income protection if:

- You have children under 18 who rely on you.
- Your partner doesn't work or earns significantly less than you.
- You support other dependents, like elderly parents or relatives with additional needs.
- You have regular financial commitments (rent, mortgage, loans, etc.) that don't pause when you do.
- You're self-employed or don't have access to generous sick pay through your employer.

In short, if your income is what keeps your family afloat, it makes sense to protect it.



Why does it matter?

Income protection helps avoid that. It gives you breathing space to focus on getting better without worrying about how to keep the household going. It also helps maintain a sense of normality for your children, so they don't feel the impact of your illness or injury in their everyday lives.

And while we all hope we'll stay healthy, the reality is that being off work due to illness is more common than many people think. Data from **Royal London** suggests that men are around 6 times, and women 12 times, more likely to be ill or unable to work than they are to die. That makes income protection a practical step, not just a precaution.

Getting advice

Finding the right income protection policy isn't always straightforward. There are lots of options out there, and it's important to choose one that fits your circumstances.

That's where speaking to a financial protection adviser can really help.

Owl advisers are here to make things simple. They'll guide you through your options, answer your questions, and help you find a policy that gives you confidence. We'll help you protect your family's future, no matter what the future holds.

Get in touch to arrange a friendly, no-obligation chat

5 ways to stay healthy, happy and protected this winter.

As the days grow shorter and the temperature drops, it's natural to feel a change in your energy. Winter can be a time of cosy evenings and festive moments, but it can also bring challenges to our physical, emotional, and financial wellbeing. Here are five practical ways to look after yourself this winter, plus a gentle reminder that financial protection can be part of your wellbeing toolkit too.



The season for safety and support

Winter can be a beautiful time of year, full of reflection, rest, and connection. But it's also an opportunity to slow down, check in, and take care of what matters most. By looking after your physical health, staying connected, and making sure your finances are protected, you can build a sense of calm and confidence that lasts well beyond the colder months.

1. Keep moving, even when it's cold



It's tempting to hibernate when the weather turns, but staying active is one of the best ways to support your physical and mental health. Movement boosts circulation, lifts your mood, and helps you sleep better, all especially important during the darker months.

You don't need to run marathons. A brisk walk, gentle stretching, or even dancing around the kitchen can do wonders. If you're older or managing mobility issues, try chair-based exercises or short walks during daylight hours to soak up some natural light. And if you're a homeowner, winter chores like clearing leaves or checking insulation can double as light activity. Just be sure to stay safe and warm while doing them.

2. Eat well to feel well



Comfort food is part of winter's charm, but it's also a time to nourish your body with what it needs to stay strong. Seasonal vegetables like carrots, parsnips, and leafy greens are packed with nutrients and easy to incorporate into warming meals. Try to strike a balance between plenty of fibre, protein, and healthy fats alongside the occasional treat. Staying hydrated is just as important in winter as it is in summer, even if you're not sweating as much. Herbal teas, soups, and water-rich foods can help.

For older adults, appetite can dip in colder months, so small, regular meals may be more manageable. And if you're caring for someone, preparing nutritious meals together can be a lovely way to connect.

3. Stay connected



Winter can feel isolating, especially if you're spending more time indoors. Making an effort to stay connected – with a phone call, a walk with a friend, or a community group – can help lift your spirits and reduce feelings of loneliness. Scheduling regular catch ups, joining local events, or even chatting with neighbours can make a big difference. And if you're feeling overwhelmed or anxious, talking to someone you trust can help. Stress often feels heavier in winter, but you don't have to carry it alone.

4. Prepare your home for comfort and safety



A warm, safe home is central to winter wellbeing. For homeowners, this might mean checking your boiler, sealing drafts, or making sure your home is well insulated. These small steps can help reduce energy bills and keep you comfortable. If you're older or living alone, it's also worth checking smoke alarms, stocking up on essentials, and making sure you have a plan in case of power cuts or bad weather.

5. Look after your financial wellbeing



Money worries can be a major source of stress, especially during winter when heating costs rise and festive spending adds pressure. Taking time to review your finances can help you feel more in control.

That might mean setting a winter budget, checking for energy support schemes, or speaking to a financial protection adviser about protection options. Income protection, for example, offers peace of mind if your income is disrupted due to illness or injury.

At Owl Financial, we believe financial wellbeing is part of overall wellbeing. Whether you're employed, self-employed, or caring for others, having the right cover in place can help you feel more secure whatever the season brings.

Self Employed? See how income protection can help you.

When you work for yourself, time off due to illness or injury can hit hard. Income protection helps keep your finances steady so you can focus on getting back to work, not just getting by.

Running your own business or working for yourself comes with a lot of freedom, but also a lot of responsibility. Whether you're a plumber, electrician, builder, or run a small business, your income depends on your ability to work. If illness or injury stops you in your tracks, there's no employer to fall back on, no sick pay, and no safety net unless you've built one yourself. That's where income protection comes in. It's a way to make sure that your finances don't grind to a halt if you're unable to work. For self-employed people, that's not just useful: it's essential.



Who should consider it?

If you're self-employed, you don't have access to statutory sick pay or employer benefits. That means any time off work – whether it's a few weeks or several months – can have a serious impact on your income. Income protection is especially important if:

- You rely on physical health to do your job (a trade, driving, manual labour, etc.).
- You have regular financial commitments, such as rent, mortgage, or business overheads.
- You support a family or have dependents who rely on your income.
- You don't have significant savings to fall back on.

In short, if your ability to earn is tied directly to your ability to work, income protection helps keep your finances stable when things don't go to plan.

Why does it matter?

Many self-employed people have little or no financial buffer. Almost half of self-employed people would have to use their savings to make ends meet if they couldn't work, and 1 in 5 would have to work through injury or illness, according to the 2025 edition of LV's Reaching Resilience report.

That means even a short period off work could lead to missed payments, mounting debt, or dipping into savings meant for other goals. Income protection gives you time to focus on getting better without worrying about how to keep your business or household running.



Getting advice

Choosing the right income protection policy can be tricky, especially when you're self-employed. You'll need to think about how your income is calculated, what waiting period makes sense for you, and how long you'd want the payments to last. That's where speaking to a financial protection adviser can make a real difference. At Owl Financial, our advisers understand the challenges self-employed people face. We'll take the time to get to know your business, your goals, and your risks so we can help you find a policy that gives you confidence and peace of mind.



Gift of Cover

See the difference financial protection makes.

Client Testimonials



Income Protection was a financial lifesaver for me.

"Two years ago, my husband and I took out a mortgage together. On the advice of my friend and protection adviser, I arranged Income Protection for myself.

I never thought I'd need it. I was healthy, active, and working full-time as a Healthcare Assistant. But earlier this year, I was unexpectedly diagnosed with migraine and vertigo, and I've been unable to work since February 2025.

The bills didn't stop, but my income did. That's when the policy I had nearly cancelled to cut down on monthly expenses became my safety net. Thanks to Bernadette De Los Santos from OWL Financial—who encouraged me to keep my cover and guided me through the claims process—I began receiving monthly payments within weeks. Those payments have covered my essential living costs and lifted a huge weight off my shoulders.

I once thought Income Protection was just "nice to have." Now I tell everyone it's essential. Life is unpredictable, and this gave me peace of mind when I needed it most."

Client of Bernadette De Los Santos, Owl Financial



I'm so glad I took out cover

"I met Kemmy Lawson, who works with Owl Financial, a few years ago at ACDA (Afro Caribbean Dental Association) Charity Dinner. I'm a dentist and we got discussing and she advised I should protect my income against accident or illness.

At the time, I was hale and hearty and have never even stayed overnight in hospital apart from when I gave birth to my children. But after speaking to her and considering (I still have about 10 years to retirement age), I decided to meet her again and went ahead to take out Life Insurance plus Income Protection.

Fast forward to November 2024, I was diagnosed with cancer! I have never been ill in my life, so it was really a shock. I recently had to stop working post-surgery and that's when I made a claim for the Income Protection.

I can only say a big thank you to Kemmy for all her kind support during this difficult time and for arranging my cover. I almost cancelled another policy I had taken a few years ago with another company (a critical illness policy), however I'm so glad I didn't. It came in so handy.

I strongly advise working individuals take out cover like Income Protection and Critical Illness cover because we never know what tomorrow holds.
Thanks Kemmy."

Ola - Client of Kemmy Lawson, Owl Financial

With you through life®

If you are interested in finding out more about the financial protection advice offered by Owl Financial, please call:

f in @
owlfinancial.co.uk

Owl Financial is a trading style of Openwork Limited, which is authorised and regulated by the Financial Conduct Authority. Openwork Limited is registered in England 4399725. Registered office: Auckland House, Lydiard Fields, Swindon, SN5 8UB.

Approved by Openwork Limited on 16/12/25
OWL_0615_A899_Nov25 | OW7231

OW
Financial