



Mental health support: What do insurers offer?

From one pandemic to another, mental health struggles are all too familiar to a large percentage of UK residents. An invisible illness can be hard to battle and even harder to explain – especially to an employer. Issues with mental health can be an incredibly valid reason to take time away from work to recover, so we've delved into what insurers can help you get back into the best frame of mind.

As World Mental Health Day has now been and gone, it's important not to lose focus on such a serious issue. The theme for this year was 'mental health in an unequal world' – citing a variety of factors like the Covid pandemic as key contributors to a disparity in mental health for a variety of different societal groups across the globe.

Although the topic of mental health is rightly becoming less taboo and is being discussed more freely, there is a frighteningly high number of people who are completely unaware of the support surrounding the subject that is often on offer from the vast majority of protection insurance providers. In the UK, issues with mental health and wellbeing

are amongst some of the most common causes of workplace absence and subsequently a common cause of claim on income protection policies. The vast majority of IP providers offer access to mental health support services in some form – spanning from bereavement and PTSD to stress and anxiety, with many providers offering help with addictions, phobias and marital problems. This support is also offered in a variety of different formats such as face-to-face, telephone and video call consultations all available from a large percentage of providers.

Although your own mental health is cause enough to at least consider IP insurance, it's important to note that the vast majority of providers

also offer the same services to your spouse or civil partner and any children you may have. As if the thought of having yourself covered wasn't convincing enough, those closest to you can benefit from your policy – and with young people being amongst the most commonly affected by mental health issues, having a vast array of options available for the whole family can truly be lifesaving.

With the world having been fully focused on the Covid-19 pandemic for the last 18 months, it's essential we don't lose sight of just how important it is for each and every one of us to make sure we are protected mentally as well as physically. Aside from the obvious physical effects of Covid, many people nationwide have struggled to mentally cope with the national lockdowns and restrictions caused by the pandemic – an eventuality that serves as a stark reminder that even the strongest people are susceptible to mental health issues. With 1 in 4 people in the UK suffering with a mental health issue each year, protecting yourself against such a likely situation seems like the only sensible option.



If you'd like to discuss the options available to you, contact your adviser today.