

Group Income Protection

Provides an income to employees if they are unable to fulfil their normal occupation due to sickness or disability for a prolonged period of time.

Terms & Eligibility

As long as an employee is working in their normal capacity when they join the company, they will be enrolled upon joining the company and are covered while they remain employed by Eiffage Genie Civil UK. Cover ceases at State Pension Age or the date of leaving service, whichever is earlier.

Normally, evidence of good health will only be required if your earnings exceed a specified amount you will be notified if effected.

What is the benefit?

Eiffage Genie Civil UK – provides Income Protection which is designed to give employees continuance salary in the unfortunate event of long term illness or injury that means you are unable to work.

In the event of a successful claim after 13 weeks of continuous absence, a benefit of 50% of your basic salary payable immediately after 13 weeks absence ..

Is the benefit taxed?

The Company meets the full cost of the scheme and the premiums are not taxed as a benefit in kind. The benefit is taxed as earned income

How is the benefit paid?

Subject to acceptance of the claim by the insurer benefit payment is made to Eiffage Genie Civil UK, who will pass on to the employee as a continuation of salary. The salary will be subject to the usual deductions and the employee will remain an employee in other regards.

Benefit will continue until: recovery, return to work, leaving service, having received 5 years' worth of benefit, or death, whichever occurs first. Claims are subject to regular reviews by the insurer to ensure they remain valid and you may be required to participate in rehabilitation support.

In the event of recovery every attempt will be made to re-employ you in your own or a suitable alternative occupation. Should no such vacancy exist the company reserves the right to terminate service.

Benefits are insured with a leading insurer and it will be the insurer who determines if a liability exists the company will be under no obligation to pay any benefit unless or until the insurer has admitted liability.

All information is correct at the time of writing but may be subject to change

Eiffage Genie Civil UK*/* reserves the right to amend or terminate the arrangements at any time. Should this happen, the insurer will continue to pay existing Group Income Protection claims in accordance with the scheme rules.*