

# Should you be covered?



There is a natural focus on premature death or catastrophic illnesses such as cancer, stroke or heart attack. But the impact of common illnesses, and the probability of being unable to work and receiving no income due to illness or injury, should not be underestimated. The top 5 reasons, equating to nearly 80% of all sickness absence, could all lead to a successful claim under income protection insurance.



## Minor illness

34.5% of all absences totalling over 34 million days lost.



## Musculoskeletal problems

17.7% of all absences, totalling over 28 million days lost.



## 'Other' illnesses, including accidents, diabetes etc..

13.2% of all absences



## Stress, depression, anxiety

7.6% of all absences



## Gastrointestinal problems

6.5% of all absences

**For more information about Holloway Friendly and our products please speak to your Financial Adviser or visit [www.holloway.co.uk](http://www.holloway.co.uk)**

Source: ONS, 2017

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