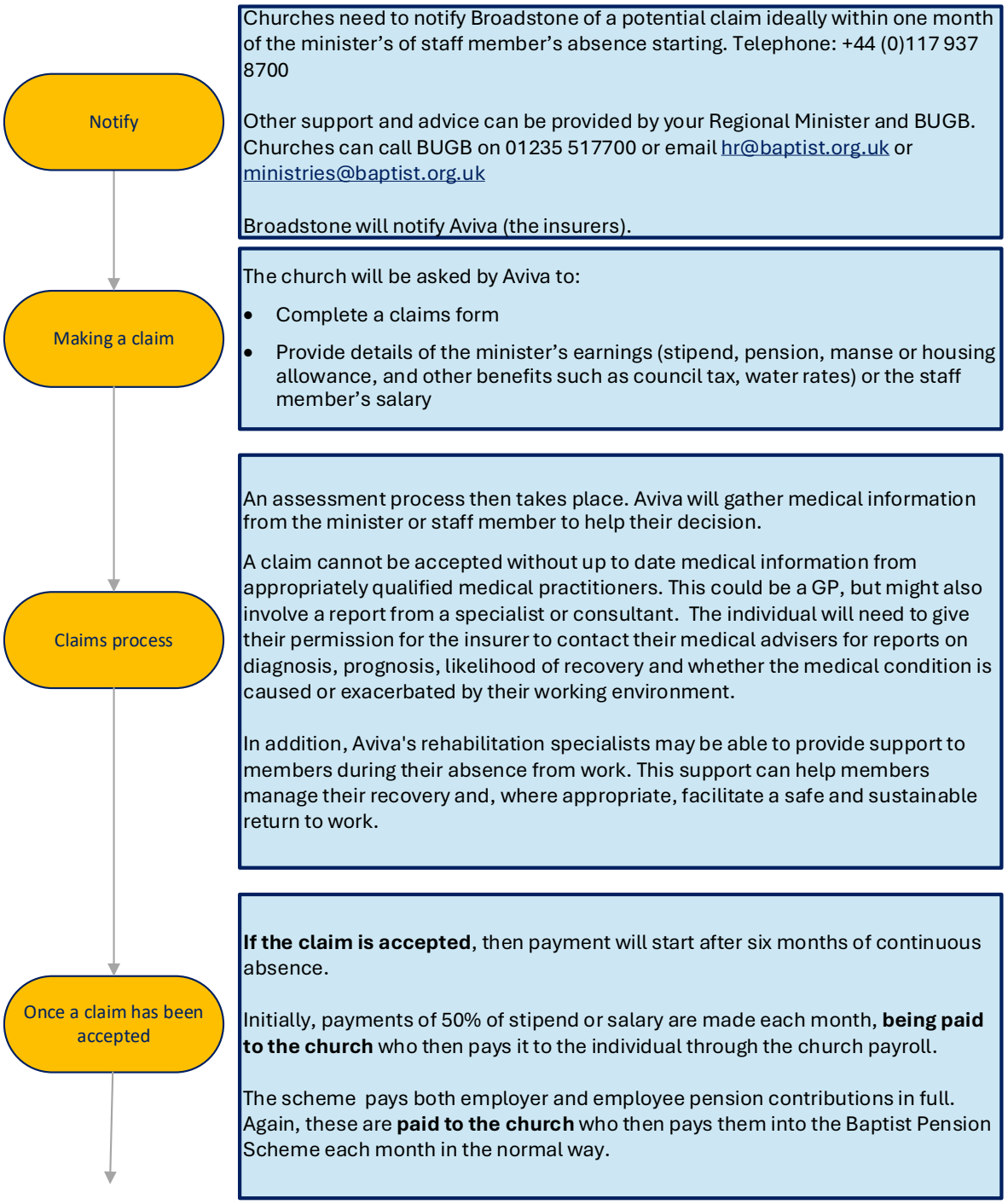
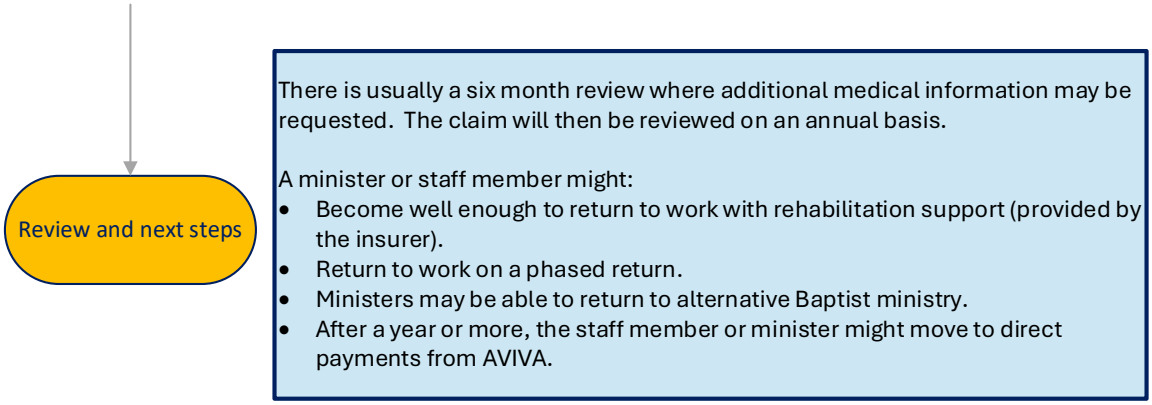
Income Protection Plan - Information for churches

Eligibility

The income protection plan is a separate insurance-based product included for those who are active members of the Ministers or Staff Sections of the Baptist Pension Scheme. It does not cover those in the Basic Section of the Baptist Pension Scheme.

In essence, it is a scheme to provide ongoing income to those who are ill for longer than six months.





It is absolutely essential that churches make it clear to the minister or staff member that they should not resign during the process of an IPP claim.

Ill health early retirement

Ill health early retirement is a provision of the pension scheme itself, and is not linked to the IPP scheme. However, in financial terms, continuing a successful claim under the IPP scheme is usually a far better option for a minister or member of staff whose ill health means they are unlikely to work again because it covers pension contributions. This enables their pension savings to continue to grow during the claim period.

Communication

It can be hard to maintain regular communication with a minister or staff member who is seriously ill. However, it is important that the church (usually a trustee or Church Secretary) continues to communicate with the individual so that they understand what is happening in the claims process and so that the church and individual can have constructive conversations about the future.

Resignation during the claims process invalidates the claim and potentially means that the individual misses out on a very significant long term financial benefit.

Either the church moving to end appointment or employment, or the individual resigning before a claim has been decided, can have very serious financial consequences. A church who dismisses or severs an appointment without taking steps to understand whether the IPP benefits may be an option for the individual may find themselves taken to court for the loss of the ongoing benefit that IPP can provide.

Confidentiality

You will need to consult with the minister about what they feel is appropriate to share with the congregation and other members of the leadership team in terms of their health. Medical information is sensitive personal data and covered by data protection legislation.

Other things to think through

- Speak with your regional team if necessary about practical aspects of covering services and other activities and meetings that your minister would normally attend.
- Support for your congregation in the minister's absence. Would it be appropriate to set up a duty deacon rota and communicate this to church members each week?
- What you will communicate to church members about what is appropriate and inappropriate contact with the minister.

Updated: October 2026