

**Press release  
06 September 2016**

**Group risk products could be better deployed in the workplace according to  
GRiD, ahead of World Suicide Prevention Day**

Tragically, some 6,000 people die by suicide each year in the UK\* . an average of 16 people per day. With **World Suicide Prevention Day approaching on 10 September**, GRiD is reminding employers to utilise the full suite of services available via group risk products to support staff at difficult times in their lives.

GRiD, the industry body for group risk believes that, while suicide prevention is not a primary reason for purchasing group risk products, the inherent services offered by insurers may not always be well enough understood or communicated by employers. Consequently, they may be under-utilised by employees when they need them most. Some of these services could be a vital lifeline for individuals who are having suicidal thoughts, have mental health problems or who are suffering with intolerable stress, anxiety or depression.

For example:

- Products that provide a level of financial support and that relieve money worries during times of long-term illness also provide rehabilitation support and help employees get back to health, reducing their time away from work and the associated impact on the employer.
- Employee Assistance Programmes are often attached to group risk products and offer employees access to professional counselling and practical advice and support, including issues such as debt management, relationship problems or health matters.
- Even if an organisation limits who is covered by group risk products . for example, to a particular level of management . it is often the case that *all* employees can access the support services, which can improve wellbeing across the entire organisation.

**Katharine Moxham, spokesperson for Group Risk Development, (GRiD) said:** %Group risk products may be typically associated with helping pick up the pieces after an extraordinary life-changing event but, in fact, they also offer a remarkable number of inherent services that are extremely useful to support both the employer and employee during difficult times. What's particularly good news for employers is that group risk providers are continually adding to the range of additional services they include in policies, so the list of extra benefits is likely to keep growing.

Often, individuals with suicidal feelings may think others would not understand their problems or feel unable to raise any issues with close family, friends or colleagues. Group risk support services could just provide that absolutely crucial support for someone in desperate need and so employers would be wise to promote the added benefits and not just the financial aspect of these products.+

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[\\*ONS Suicides in the United Kingdom: 2014 registrations](#)

**For further information please contact:**

Sharon Mason  
SMUK Marketing and PR  
[smason@smuk.org.uk](mailto:smason@smuk.org.uk)  
Mob: 07747 611773  
Land: 01252 843350

Katharine Moxham  
Spokesperson for GRiD  
[Katharine.moxham@grouprisk.org.uk](mailto:Katharine.moxham@grouprisk.org.uk)  
Mob: 07887 512508

**Notes for editors**

**About GRiD**

Founded in 1998, Group Risk Development (GRiD) encourages awareness and uptake of corporate group protection benefits . income protection, group life insurance and critical illness cover . on behalf of its members which include insurers, reinsurers and intermediary businesses. Under the chairmanship of Lee Lovett, CEO of Ellipse, GRiD aims to enhance the industry's profile among media and stakeholder groups. The Group provides a collective voice to Government and participates in industry wide initiatives such as the qualification in Group Risk launched jointly with the Chartered Insurance Institute. In May 2009, the Group appointed its first dedicated spokesperson, Katharine Moxham, to provide expert media comment on a full range of group risk issues.

[www.grouprisk.org.uk](http://www.grouprisk.org.uk)

Follow Katharine Moxham on Twitter @KMoxham