

WHATEVER YOUR ADVICE,
WE'VE GOT THE
IDEAL COVER TO MATCH



COMBINED COVERS

Ideal protection for mortgages

Our Combined Life and Critical Illness Protection has been specifically designed for clients looking for affordable cover to protect their mortgage.

KEY BENEFITS:

- ✓ Pays out once on death or critical illness
- ✓ Dual life makes sure partners are not left uninsured following a claim
- ✓ Choose level, increasing, or decreasing cover
- ✓ Mortgage guarantee to pay off outstanding mortgage
- ✓ Market-leading critical illness and terminal illness definitions
- ✓ Cover upgrade promise
- ✓ Optional children's critical illness cover can be added

STAND-ALONE COVERS

Ideal protection for families

Often families need cover that goes beyond just the mortgage. In that instance you need to match cover to their needs perfectly. Our stand-alone covers give you the flexibility to do just that.

KEY BENEFITS:

- ✔ Covers kept separate to maximise number of payouts
- ✔ Dual life makes sure partners are not left uninsured following a claim
- ✔ Choose level, increasing, or decreasing cover
- ✔ Lump sum or monthly family income benefit available
- ✔ Market-leading critical illness and terminal illness definitions
- ✔ Cover upgrade promise
- ✔ Optional children's critical illness cover can be added to either stand-alone life or stand-alone critical illness covers



CHILDREN'S CRITICAL ILLNESS COVER

Ideal protection for kids

Whether you recommend our combined cover or our stand-alone covers, you can add Children's Critical Illness Protection into the mix when required.

KEY BENEFITS:

- ✔ Add to stand-alone Life Protection
- ✔ Add to stand-alone Critical Illness Protection
- ✔ Add to Combined Life and Critical Illness Protection
- ✔ Add to an adult cover anytime
- ✔ Level or increasing cover from £10,000 to £100,000, limited to parent's amount of cover
- ✔ Children covered from birth to age 23



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