

## **Flexible cover to meet all your clients' needs**

From flexible life and critical illness cover, to income protection and covering basic living costs, you can easily select products and benefits that meet your individual clients' protection needs.

### **Critical Illness Cover (including cancer, heart attack and stroke)**

Should you become seriously ill and unable to work, you'll want to know that your finances can continue to support you and your family.

### **Income Protection Cover**

If you find yourself in circumstances where you're unable to work due to injury or illness, you'll want to make sure your source of income is protected.

### **Life Cover**

The most important things in life are worth protecting. Life insurance gives you peace of mind in your family will be well taken care of, should the worst happen.

### **Family Income Benefit**

Family income benefit is a type of life insurance for parents and families. The key difference between FIB and standard life insurance is that rather than your loved ones receiving a lump sum of money, they'll get monthly payments instead.

### **Fracture Cover**

Fracture Cover can insure clients against various types of fracture, with providers specifying a different pay-out for each one. In general, the bigger an impact a fracture will have on the client's lifestyle the bigger the amount that will be paid.

\*It is available as an optional feature of selected protection policies and is not available as a stand-alone product. Any premium payable for this benefit is in addition to the cost of the core protection policy and may be subject to its own terms and conditions.

### **Global Treatment Cover**

Global treatment covers you and your eligible children, if diagnosed with a serious illness, for the cost of medical treatment in respect of the following: Cancer treatment. Coronary artery bypass surgery. Heart valve replacement or repair. Neurosurgery (for conditions like benign brain or spinal tumours).

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### **Extra Care Cover**

Offering a new standard in critical illness cover, extra care cover provides additional financial support to those customers whose critical illness or total and permanent disability is severe and life-changing.

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