

Choosing the right type of cover to protect you and your family is important...

Act now to ensure you remain protected

Making sure you and your family are financially protected should something unexpected happen is one of the most valuable things you can do and will help you avoid a financial crisis.

So what type of cover is right for you?

Term Insurance pays out a lump sum if you die within the agreed 'term' (the amount of time you have chosen to be covered for). Suitable for mortgage protection or while children are financially dependent on you.

Critical Illness Insurance pays out a tax-free lump sum on the diagnosis of certain life-threatening or debilitating conditions, like cancer, heart attack or stroke. You may decide to buy Critical Illness Insurance when taking on a major commitment, like a mortgage or starting a family, to provide peace of mind.

Income Protection Insurance pays out a regular, tax-free payment of a percentage of your income if you become unable to work because of illness, injury and (on some policies) unemployment. It could help towards your mortgage or rent payments, as well as other living costs, until you're able to return to work.

