Preparing for the unexpected

For the confidence that you'll be able to support yourself and your loved ones no matter what happens in the years ahead, consult a professional financial adviser today.

Getting prepared

1. Do you have any outstanding loans or debts that need to be paid off?
2. If you had to stop working due to illness, would you be able to keep up with your payments?
3. Do you have savings that can cover your expenses if you can't work for a while?

Short-term income protection could fill the gap if you have to stop work temporarily.

Protecting your income

1. Will your employer continue to pay your salary if you are unable to work for a long time?
2. If you have a partner, can their income cover the household expenses if you can't work?
3. Would you be able to live on the statutory sick pay provided by the government?

An income protection policy can provide peace of mind.

Consider solutions

1. Is there more than one person in your household who earns money?
2. If you become ill or disabled, would you prioritise getting support to return to work if possible?
3. Are you looking for a straightforward solution to ensure your financial security?

Consider solutions that offer rehabilitation as part of complete cover for your household.

Finding the right protection

1. Do you know if your current critical illness or income protection insurance will be enough if something unexpected happens?
2. Would you like assistance in finding the most suitable cover within your budget?
3. Are you willing to review your personal circumstances to make an informed choice about your cover?

An assessment of your individual risks will help to clarify the right choice of protection for you.

Thinking ahead

1. Are you the primary person earning money in your household?
2. Would your family's financial situation be a concern if you fell ill or had a serious injury?
3. Would you feel more at ease knowing you have a financial safety net in place?

Critical illness cover can help in a time of need.

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