

Life Assurance

We specialise in all forms of life assurance including –

- Level Term Assurance for family protection
 - Mortgage Protection Assurance
 - Permanent Health / Income Protection Insurance
 - Private Medical Insurance
 - Whole of Life Assurance
 - Mortgage Payment Protection / Accident, Sickness and Unemployment cover
- Impaired Lives We particularly specialise in finding cover for clients who, for whatever reason, may not normally be able to get cover at standard rates. This can be due to them suffering from impaired health, or equally it can be due to working in a hazardous occupation.

Case Study 1

Mrs Y had epilepsy from childhood. Aged 34 and with two children she suffered a brain haemorrhage which resulted in an intracranial malformation on the brain. Whilst hospitalised she suffered a thrombosis in one leg and (not surprisingly) had an onset of depression.

We worked hard and eventually secured terms from not one but 3 different insurance companies. The first decision offered cover at a premium of £45 per month, but we kept trying. We subsequently obtained two more, one for £35 per month and the best at £31 per month. Because we worked hard we obtained affordable cover for this lady and her family, greatly enhancing their financial security.

Case Study 2 Mr S worked on oil rigs off Nigeria. This posed a problem as safety standards are reckoned to be lower than those of the North Sea and local medical facilities are limited. If medical attention can be obtained then HIV and Hepatitis infection through dirty equipment is a major worry.

After trying 17 companies we obtained mortgage protection cover at a cost 55% cheaper than that quoted by the bank providing his mortgage.