



PRECISE PROTECT

INSURANCE
PROTECTION
SPECIALISTS



Protect
your income
Simply!

Simply Income Protection Insurance

Protect yourself against the hardship of lost income with our simple-to-sign-up income protection plan. Get a regular income should you be off work through illness or an accident, no matter how many times you make a claim. It's that simple!

Fast Facts

- ✓ Receive tax-free monthly payments of up 70% of your income (with a cap of £33,600/month)
- ✓ Choose from either a 1- or 2-year benefit term plan and choose a waiting period to suit your needs:
 - 1 year term: 1, 4, 8, 13 weeks
 - 2 year term: 1, 4, 8, 13, 26, 52 weeks
- ✓ 95.8% claim payout in 2018

6 Key Benefits

1. Simple and instant acceptance sign-up for qualifying applicants; no lengthy medical questionnaires or waiting for an underwriter's assessment.
2. Covers most standard occupations from office workers through builders to window cleaners (up to 40ft)*.
3. Covers most regular sports including football, rugby, GAA, leisure cycling and riding as well as scuba diving (up to 40m)*.
4. Option to take a 'Career Break' from your plan and restart when you are back to work.
5. If you become unemployed you can still maintain your plan and receive a 'House Person's Benefit' for a maximum period of 12 months should you become incapacitated.
6. Waiver of your monthly premium if your claim period through incapacity lasts longer than four weeks.

* Please confirm with your Precise Protect Adviser that your occupation or sport is not excluded.

What will it Cost?

The monthly premium you pay depends on the benefit you wish to claim, your age, the benefit term (the maximum length of payout) and your preferred waiting period before you can submit a claim after you are off work.

The chart to the right illustrate examples of monthly premiums for selected ages, waiting periods and term options to claim a £1,000 monthly benefit. Your Precise Protect Adviser will calculate your monthly premium depending on your specific requirements.

Do you qualify for the plan?
See the following page for details

Example Illustration Your Adviser will provide a personalised quotation for your requirements

Age	1 Week Waiting Period	13 Weeks Waiting Period
£1,000 monthly benefit / 1 Year Term		
20 years old	£17.00/month	£6.80/month
30 years old	£18.80/month	£8.58/month
40 years old	£20.50/month	£8.90/month
£1,000 monthly benefit / 2 Year Term		
20 years old	£17.40/month	£7.80/month
30 years old	£22.10/month	£9.50/month
40 years old	£28.20/month	£12.30/month

Simple Application

Simple Options

Simple Claim Process

