



Protect yourself, and your family.

Finding the right cover whether you're single, have a family or a business, can be difficult. The most important decision is to start looking at what cover you may need.

Illness or disability can affect anyone at any time. If it happens, you want to be able to focus on your recovery instead of worrying about how you are going to pay your bills – so it's important to find a financial safety-net that's a perfect fit for your life and commitments.

Protect your liabilities

Liabilities such as Mortgages and loans are common place with most of us having some form of liability. Whilst we are in good health and working we can meet the financial commitments of these debts. It is important to consider what would happen if we weren't around to service these .

Death and inability to work through illness can cause financial difficulty it is therefore really important that insurance such as Decreasing Term Assurance is considered.

Protect your family

Your income provides all the things that you want your family to have. Whether it be nice holidays, a university education or just covering general expenses.

What would it mean if you weren't around to provide that financial support for your family.

Insurance is available for lump sums of money to be paid to your surviving family were you to pass away.

Meaning that they are financially stable in your absence.

Protect your income

If you were off work for a prolonged period of time, how would that effect your life?

A lot of employers provide sick pay for a few weeks or months, but what if your illness meant you couldn't go back to work for longer than that. If you are self-employed, you may receive no sick pay were you to be off work.

Income protection could really be crucial if the above were to happen. If you are off work, recovering from illness you don't need the additional stress of worrying about money.

Try this useful tool: <https://www.calculateyourchances.com/quilter>

If you would like any help or guidance in relation to protection we are happy to help.
Initial consultations are free of charge.

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