

Accident Only Income Protection

Product Overview

- **NEW non-impact injury benefit:** Cover for non-impact injuries which cause grade 3 muscle tears or a joint dislocation.
- **Alternative** for clients who've been declined for full Income Protection or have heavy loadings applied based on health grounds.
- **No medical underwriting** or any health related questions.
- **Cost effective:** For clients who can't afford full Income Protection.
- **Benefit guarantee:** Protection of up to £3,000 a month of the main benefit.
- Options to cover an enhanced list of **hazardous pursuits**. Clients can choose cover of between £500 and £2,000 a month.
- Option to add **accidental death benefit** cover where we'll pay a lump sum equating to 1, 2 or 5 years' main benefit.
- Access to **Friendly GP services**, including a 24/7 GP helpline, video consultations, private prescriptions, and physiotherapy.
- As well as **Friendly GP+** which offers health & wellbeing support, counselling, legal advice and financial guidance.

