

# Accident Only Income Protection

A solution for clients who have been declined standard Income Protection elsewhere due to health issues. It's also an option for those in higher risk occupations where cost has been a barrier.



**Simple:** A quick application process, there is no medical underwriting or health-related questions.



**Alternative:** For clients who have been declined for full Income Protection or have had heavy loadings applied based on health grounds. It's also popular with younger workers.



**Main benefit:** Select between £500 and £6,000 a month of regular benefit for maximum claim periods of 1, 2 or 5 years. The 5 year claim period has a maximum benefit of £2,000.



**70% of income limit:** Higher than the industry average.



**Cost effective:** For clients who can't afford full Income Protection.



**Benefit guarantee:** Your client can protect up to £3,000 a month of the main benefit by submitting proof of earnings within 6 months of the policy starting.



**Fracture cover:** An add-on that can be purchased with this policy. It provides a cash payment if your client suffers a fracture. They can claim up to £3,000 each policy year, depending on the severity of the fracture.



**Hazardous pursuits:** Covers a wide range as standard. Includes an option to extend cover for a range of higher risk pursuits, which are risk-rated and not underwritten as part of the application.



**Accidental death benefit:** Option to cover accidental death where death occurs within 30 days of an accident and as a direct result of that accident.



**Friendly GP:** access to private GP services, including a 24/7 GP helpline, video consultations and private prescriptions.



**Call 0333 014 6244**



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**4.5 - Excellent**

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Why AOIP 04.24