

Accident Only Income Protection

Product Overview

- **No medical underwriting:** or any health related questions.
- **Cost effective:** for those who can't afford full Income Protection.
- **Alternative:** for those who've been declined for full Income Protection or have heavy loadings applied based on health grounds.
- **Non-impact injury benefit:** cover for non-impact injuries which cause grade 3 muscle tears or a joint dislocation.
- **Benefit guarantee:** protection of up to £3,000 a month of the main benefit.
- **Hazardous pursuits:** an option to cover an enhanced list. A choice of cover between £500 and £2,000 a month.
- **Accidental death benefit:** optional cover where we'll pay a lump sum equating to 1, 2 or 5 years' main benefit.
- **Fracture Cover:** option to claim up to £3,000 for fractured bones in each policy year
- **Friendly GP+ services:** including access to a 24/7 GP helpline, video consultations, private prescriptions, physiotherapy, health & wellbeing support, counselling, legal advice and financial guidance.



Pays a regular benefit if the policyholder can't work due to an accident or valid non-impact injury

