

Business Protection menu

G = Guaranteed
R = Reviewable

	Life protection	Reducing life protection	Critical illness protection	Life with critical illness protection	Reducing life with critical illness protection	Key person income protection	Executive income protection
Premium basis	G	G	G,R	G,R	G,R	G,R	G,R
Pre-completion benefits							
Immediate cover facility	✓	✓	✓	✓	✓	✗	✗
Benefits automatically included							
Guaranteed insurability options	✓	✓	✓	✓	✓	✓	✓
Terminal illness benefit	✓	✓	✓	✓	✓	✗	✗
Additional critical illness protection	✗	✗	✓	✓	✓	✗	✗
Additional benefits							
Waiver of premium	✓	✓	✓	✓	✓	✓ ¹	✓ ¹
Renewal option	✓	✗	✓ ²	✓ ²	✗	✗	✗
Indexation option	✓	✗	✓	✓	✗	✓	✓
Instalment option	✓ ³	✗	✓ ³	✓ ³	✗	✗	✗
Total permanent disability benefit	✗	✗	✓	✓	✓	✗	✗

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	Life protection	Reducing life protection	Critical illness protection	Life with critical illness protection	Reducing life with critical illness protection	Key person income protection	Executive income protection
Maximum and minimum term/age							
Age at entry (attained)	18-83	18-79	18-74	18-74	18-74	18-59	18-59
Term	1-50	2-50	5-50 (R) 5-40 (G)	5-50 (R) 5-40 (G)	5-50 (R) 5-40 (G)	5-10	5-51
Max age next birthday at expiry	90	90	85	85	85	70	70
Minimum premium (monthly £)	5	5	5	5	5	5	5
Minimum premium (yearly £)	60	60	60	60	60	60	60

All main benefits are available on a single- or joint-life first death basis, except for, key person income protection and executive income protection, which are only available on a single-life basis.

¹ Waiver of premium is compulsory for key person income protection and executive income protection.

² The renewal option's only available if reviewable rates are selected.

³ The benefit amount must be at least £250,000 at the benefit start date.



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