

## ***LIFE PROTECTION - NOT JUST FOR MORTALS!***

As a contractor you need to ensure you have the right protection in place as unlike regular employees you are not covered by workplace insurance policies.

### ***LIFE INSURANCE***



In the event of your death, life insurance is designed to step in. It can guard your home and the people in your life by financially protecting them.

### ***CRITICAL ILLNESS COVER***



Designed to ensure you are financially protected, in the event that you are battling a critical illness described in your policy. This can include cancer, heart attack, stroke, heart bypass, kidney failure, multiple sclerosis & major organ transplant.

### ***INCOME PROTECTION***



This is designed to come to the rescue in the event that you are forced to hang up your cape due to injury, illness or redundancy. It can match your monthly outgoings until you return to paid work, or retire (whichever is first).

### ***PRIVATE MEDICAL INSURANCE***



Designed to rescue you with quick medical assistance should you become ill or injured. It can cover the cost of private healthcare, you can choose your preferred hospital & consultant and avoid NHS waiting lists.

### ***RELEVANT LIFE COVER***



Potentially tax efficient\* level term life cover for directors of limited companies. It can be used to cover anything from your mortgage to family protection.

**Speak to your adviser to ensure you and your family are protected in the event of injury, illness or death.**

\*Please note that Super Contractors does not offer advice on taxation matters. You should contact your accountant or other suitably qualified person to confirm whether this product is appropriate for your circumstances.

\*\*Please note for these insurance products terms and conditions apply. This information is a summary only. You will receive a full policy document upon application. This policy will set out the terms, conditions and limitations of cover provided under the plan.

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