

## STEP 2 OPTIONS

We will ask you to confirm how much you are prepared to spend each month to address your protection needs. We will then review the marketplace and provide you with quotations.

## STEP 1 LET'S TALK

We discuss your circumstances, review what provisions you currently have in place and then establish what financial liabilities should be covered in the event of your death, being diagnosed with a serious illness such as cancer or you not being able to work due to illness or injury.

We can collate this information over the telephone or on email depending on what is most convenient to you.

## STEP 3 APPLY

If you wish to proceed with a quotation, we will ask you to complete the protection provider's application form. We submit this to the protection provider and they will medically underwrite your application. The provider will need your consent to request a report from your GP and you may also need to attend a private medical, which is paid for by the protection provider.

## STEP 4 TERMS

Once the medical underwriting has been completed, the provider will hopefully offer you the terms based on the premiums that you were originally quoted or higher premiums based on the medical evidence provided by your GP and your medical.

## STEP 5 POLICY SCHEDULE

You provide us with a date that you want the policy to start. The terms and the policy schedule will be issued to you. There may also be a requirement to place the policy into trust, which is an important legal document. We can help you get this completed.



***“It’s a legal requirement to insure your car. It’s a legal requirement to insure your home when you purchase a property. It’s not a legal requirement to insure yourself. Are you not valuable enough?”***