

The new way to protect your
lifestyle and your loved ones



helpucover.co.uk

Fills the gaps other insurance leaves behind

Lifestyle Protector is the new, smarter way to protect your lifestyle and your loved ones. It's one plan with several uses. You can tailor it to ensure you maintain the lifestyle you enjoy in the event of accident, sickness or unemployment, as well as adding life cover to protect your family in the event of the worst happening.

This is about maintaining the quality of life you have, even when your ability to earn a living is seriously affected. It's about peace of mind for you and your loved ones. And it all comes in one simple package that can be adapted to suit your needs as they change over time.

Five things you should know about **Lifestyle Protector**

It's flexible

The way we see it, one-size-fits-all generally doesn't. Everyone's lifestyle is different and their needs change over time. You need cover that changes when you do.

It's tailored

The advantage of **Lifestyle Protector** is that you speak to one of our advisers at the outset, run through some simple questions about your income, savings, debts and spending habits and then we tailor the cover to match your needs.

So if you're unsure about the policy you need, Lifestyle Protector could be the one for you.

It's about lifestyle

This isn't just a matter of covering specific debts if you can't work. It's about what really matters: maintaining your lifestyle for you and your family. The policy pays out a straightforward monthly benefit, up to a maximum of £2,500 a month, to cover the cost of all your usual outgoings, taking into account your spending habits, debts and savings.

It's simple

It's good to know that your cover is all in one place. One set of paperwork. One payment. One place to go with any questions.

It's essential

We all like to think "it won't happen to us". Hopefully it won't. But it makes sense to protect yourself and your family against the unexpected, especially in these uncertain times. It means you can rest easy, knowing you can maintain your lifestyle if you are unable to work due to an accident, sickness or being made redundant.

Questions answered

Why do I need Lifestyle Protector?

How would you cope if you lost your job? How long would your redundancy pay last? Would it be easy to find a new job?

If you're self-employed, what would happen if you were unable to work? What if you were seriously ill or had an accident? These are all things we don't particularly like to think about, but life's a lot more enjoyable once you know you're covered.

What's so different about it?

Lifestyle Protector isn't just about covering specific debts like your mortgage or credit cards. We all know these are just one part of the picture. What about all your other monthly commitments? **Lifestyle Protector** can cover these outgoings, with life cover as an additional option.

Won't the state cover me anyway?

Unfortunately not. If you are off work due to an accident or sickness, the Disability Living Allowance (DLA) can range from around £119 a week to as little as just under £19, depending on what you are eligible for. The 'Middle Rate' of DLA is less than £50 a week.*

If you are unemployed, the Jobseeker's Allowance for a single person is often less than £65 a week.*

Homeowners get very little financial help from the Government, so it really is up to us all to make sure we have the right cover in place.

**Source: www.direct.gov.uk Dec 2009*

So how does it work?

Speak to one of our advisers and, after a few questions about your savings, debts and spending habits, we'll work out a plan to deliver the cover you need. Once the policy is approved, if you make a claim you can count on a regular monthly benefit* to cover all your outgoings, up to a maximum of 12 months (although other benefit periods are available subject to eligibility).

**once you've passed the initial exclusion period applicable to your policy*

What if I have to make a claim?

You'll find our focus is on fast, efficient service with the minimum of hassle. You can check the progress of any claim online and we'll keep in touch afterwards to ensure everything is working out.

What extra support do I get?

We recognise that lifestyle cover isn't just about money. It's also about giving you the support you need to get back on track. As a policyholder, you'll have access to our award-winning Back To Work service, which is full of practical advice and support. This includes employment workshops and a professional CV review service, as well as providing advice on issues such as Employment Rights and Health. Should you need medical assistance, our dedicated phone line will be a reliable source of advice and support.



Real-life lifestyle cover

Because **Lifestyle Protector** is tailored to the individual, it's suitable for a particularly wide range of people. You might be 25, single and concerned about your ability to maintain a good lifestyle if the unexpected happens. Or you might be 40, married with children, and concerned not only with life cover, but also about protecting the quality of your lifestyle.

Have a look at the following two couples. They are examples of how **Lifestyle Protector** can be adapted to different people in different stages of life. They are examples only and not based on 'live' customers.

Things to think about:

How far would our savings really go?

How much do our monthly bills come to?

What about other expenses?

Any outstanding loans and credit cards?

How long would employer sick pay cover us?

Angela & David

Angela (38) and David (43) are married and both employed. They have three children, aged 15, 10 and 7. They already have some savings put aside for holidays and unexpected costs. They've just taken out a new mortgage, but like all of us, they also have many more outgoings to consider. Utility bills, shopping, car insurance, Council Tax... they may be smaller things, but they all add up. Add to these some outstanding loans and credit cards and you're looking at around £2,250 a month for David and £1,150 a month for Angela to maintain their current lifestyles.

Both of them also have sick pay from their employers, although only for three months and six months – after that, there's nothing.

Just by phoning our advisers and going through a few questions, they're able to work out the right level of cover, along with appropriate Life Cover.

And that's it sorted – peace of mind, confidence in the future and good value, all rolled into one.

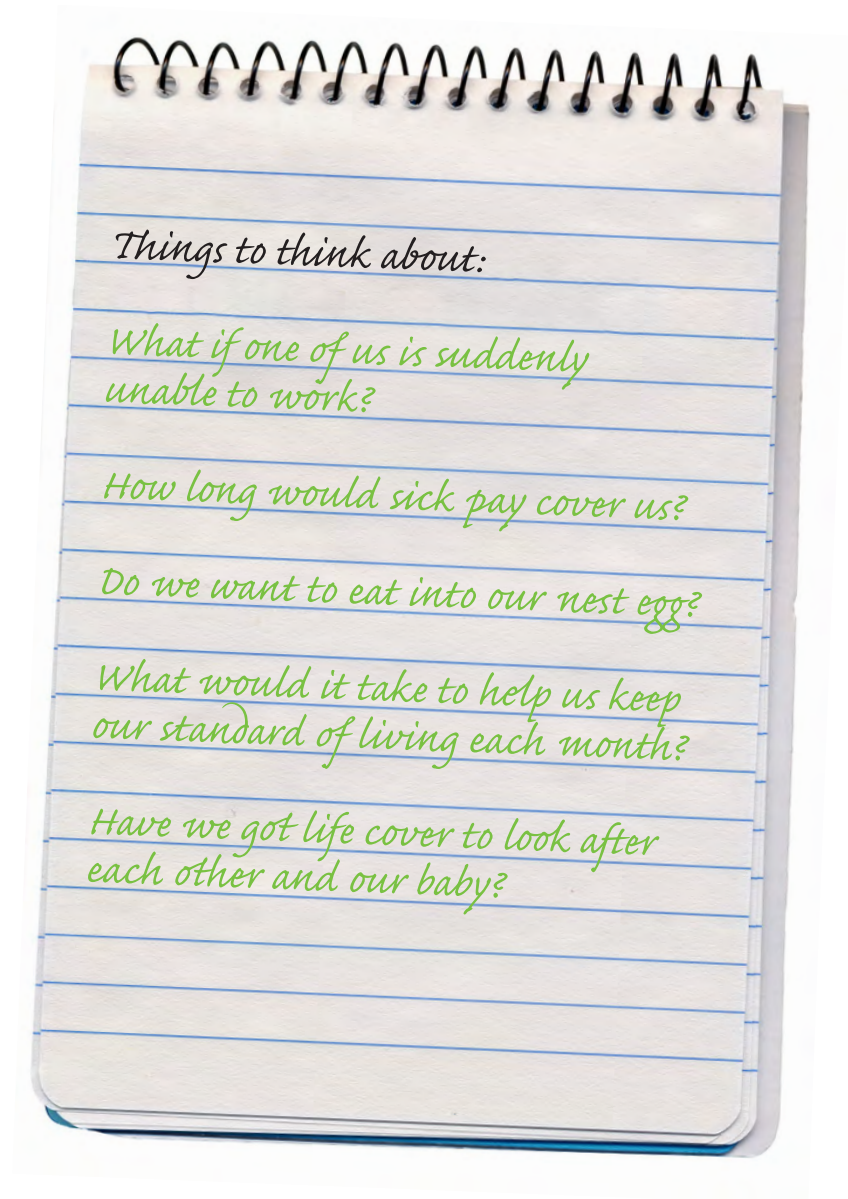
Tim & Georgina

Tim (25) and Georgina (28) are both employed and have a one-year-old baby. They have some savings and a small inheritance which they are putting by for their child's future education.

They both have pension plans and, like many couples, their pension and savings arrangements are important sources of security for the future. Tim takes home £1,500 a month and Georgina £1,800 a month. They both work hard so that they can save for their future and also have regular spare money for leisure and holidays. They wouldn't want to eat into their savings and inheritance to pay for living expenses if either of them couldn't continue to work if they had an accident, were ill or made redundant.

They both receive sick pay from their employers, but this would only cover Tim for three months and Georgina for one month. They may also need life cover if anything should happen to one of them.

A chat with one of our advisers gives them the answers they need. By working out their individual needs on a monthly basis, we can advise on the right level of monthly benefit and life cover each of them should aim for, and tailor each policy accordingly.



One call and you're covered

For a tailored quote, just call us on **0800 038 1183**.
Lines are open 9:30am to 8pm, Monday to Friday.

What information will I need to give you for the quote?

Your adviser will guide you through the whole process, but the main things to work out are:

- Your current debts (such as mortgage, outstanding credit card balances, outstanding loans)
- Your regular spending (such as utility bills, council tax, food shopping, buildings and contents insurance, travel and so on)
- Your other spending (all those extra things like savings for holidays, going out, and just having a bit of spare cash to maintain your quality of life)

It's also a good idea to clarify exactly what your situation is with your employer (if you have one). For example, what contractual sickness benefit would you get and how long would it last? Similarly with your mortgage lender, what would their policy be if you were out of work – is there any flexibility?

Thanks for your interest in **Lifestyle Protector**. We look forward to talking you through it and finding exactly the right cover you.



helpucover.co.uk

Fills the gaps other insurance leaves behind