

FINANCIAL
PROTECTION AGAINST
LIFE'S UNEXPECTED EVENTS

LIFESTYLE PROTECTOR PLAN

HELPING YOU PAY
YOUR BILLS WHEN
YOU CAN'T WORK

- › Accident and sickness
- › Hospitalisation
- › Unemployment
- › Life cover
- › Critical illness



 www.april-uk.com



Insurance made easy.

INTRODUCING LIFESTYLE PROTECTOR

No one knows what lies ahead, but we do know that accident or sickness can strike at any time.

When it does, it could leave you unable to work, hitting your pocket hard.

MONEY TO SEE YOU THROUGH

With Lifestyle Protector, you'll have the peace of mind that if you are unable to work due to accident or sickness, you will receive a monthly cash lump sum.

This valuable benefit can help pay for your everyday needs – from keeping a roof over your head and food on the table, to ensuring your household bills are covered.

It's common sense protection to see you through the hard times.

« HOW WILL YOU PAY YOUR BILLS AND MAINTAIN YOUR LIFESTYLE IF YOU CAN'T WORK? »



WHAT ARE THE KEY BENEFITS?

MONTHLY CASH BENEFITS

Pays you between £300 and £1,500 a month

BACK TO DAY ONE COVER

Benefits start once you have been off work for just 14 or 30 days and paid 'back to day one'

IT'S TAX FREE

You can spend it on anything you want

UP TO 12 MONTHS COVER

You will be paid for as long as you are unable to work, with a maximum of 12 months

OPTIONAL COVER

- › UNEMPLOYMENT BENEFIT
Up to £1,500 a month
- › LIFE COVER
£10,000
- › CRITICAL ILLNESS COVER
£10,000

NO HEALTH OR FINANCIAL QUESTIONS

No proof of income required

ALL OCCUPATIONS COVERED

YOUR BENEFITS AND OPTIONS EXPLAINED

STANDARD BENEFITS

ACCIDENT AND SICKNESS BENEFIT

Choose between £300 to £1,500 monthly

This is payable if you are unable to work due to accident or sickness.

You'll need to be off work for longer than your chosen waiting period (14 or 30 days) before the benefit will start. It will be paid for as long as you are unable to work, with a maximum of 12 months.

When your first payment is calculated, it will be backdated to the first day you were off-work so you receive benefits for the full time you have been unable to work (with a maximum of 12 months).

HOSPITALISATION BENEFIT

£30 to £150 daily

If you are hospitalised for more than 48 hours, you'll receive this benefit for each additional day you remain in hospital.

The benefit will be equal to 10% of your chosen accident and sickness monthly benefit and is payable for as long as you remain in hospital, for up to 30 days each year.

OPTIONAL BENEFITS

UNEMPLOYMENT BENEFIT

(Not available to self-employed)

Include this benefit and the policy will pay you your monthly benefit if you become unemployed due to redundancy. That's additional reassurance against the unexpected.

LIFE COVER

£10,000 lump sum

This is payable upon death and provides a valuable lump sum benefit to your family, which they can use to pay off debt and safeguard their future.

CRITICAL ILLNESS COVER

£10,000 lump sum

This is payable upon diagnosis of a specified critical illness, including many types of cancer and other life threatening illnesses. Use the money to make changes to your lifestyle, take time off work to recover, or even enjoy a relaxing break.

Please read the Policy Document for full details on what is covered, along with exclusions.



DID YOU KNOW?

£2K+
A MONTH

The average monthly household expenditure is estimated to be over £2,000 a month.¹

30.4
MILLION

Days are lost each year due to self-reported work-related illness or injury.²

£57.90
A WEEK

Employment and Support Allowance starts at just £57.90 a week. Is that enough to cover your bills?³

Source

1 Office of National Statistics, 2016

2 Health & Safety Executive, 2016

3 Department of Work and Pensions, April 2017

SIMPLE AND
EFFECTIVE COVER TO
PROTECT YOUR LIFESTYLE

FREQUENTLY ASKED QUESTIONS

CAN I APPLY FOR THIS PLAN?

You must be:

- > Between the ages of 18 and 64 inclusive
- > Resident in the UK, Isle of Man or Channel Islands
- > Employed and working for a minimum of 16 hours per week, or self-employed
- > If you have chosen unemployment benefit, you have been working continuously for 12 months before the policy start date
- > The Unemployment benefit is not available to you if you are self-employed.

LIFETIME PREMIUM GUARANTEE

Most accident and sickness plans will increase your premium in-line with your age. With Lifestyle Protector, you'll have the peace of mind that your premium will be based on the age you take out the plan and will never increase just because you are getting older. That helps keep your plan affordable, not only today, but also in the future.

ARE THERE ANY MEDICAL EXCLUSIONS?

When you apply there are no medical questions, so it's quick and easy to obtain cover and acceptance is usually immediate.

Any medical condition that you are aware of or have received treatment for will be excluded – unless you have been symptom-free and not received any advice or treatment for it for two years prior to a claim.

Any new medical conditions will therefore be covered – but please refer to the Policy Document for full details.



ARE THERE ANY INITIAL EXCLUSION PERIODS?

For claims related to accidents, you will be covered from day one of the policy. For claims relating to sickness, critical illness or unemployment, there is an initial exclusion period of 60 days from the policy start date before you are eligible to make a claim.

WHAT ISN'T COVERED?

- > HIV, AIDS and related conditions
- > Normal pregnancy
- > Drug addiction or alcohol abuse
- > Backache or whiplash (unless there is radiological evidence of medical abnormality)
- > Mental illness or stress
- > If you are away from the European Union for more than 90 days

FINANCIAL
PROTECTION
AGAINST LIFE'S
UNEXPECTED
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COVER WITHOUT COMPLICATIONS

NO EXCLUDED OCCUPATIONS

NO SPORT OR LEISURE RATING

NO HEALTH RATING

NO MEDICAL QUESTIONS

NO FINANCIAL QUESTIONS

IMPORTANT INFORMATION

CANCELLATION RIGHTS

If for any reason you are not satisfied with your Lifestyle Protector, you may cancel it within 30 days from its start date for a full refund, provided that you have not made a claim.

EXTRA PROTECTION

In the unlikely instance that Covea Insurance plc is unable to meet its obligations under the Lifestyle Protector, you will be protected by the Financial Service Compensation Scheme (FSCS). More details about the FSCS can be found on their website www.fscs.org.uk

REGULATORY DISCLOSURE

The Monthly Cost of Short-Term Income Protection for every £100 of Monthly Benefit starts from £2.35. There are other providers of Short-Term Income Protection and other products designed to protect you against loss of income. For impartial information about insurance, please visit the website at www.moneyadvice.service.org.uk

« COVERING YOU 24/7, 365 DAYS A YEAR – AT WORK, AT HOME AND AT PLAY »

INSURANCE MADE EASY

APRIL UK is part of the APRIL Group, an international insurance services group and leading wholesale broker in France. APRIL has centered its development around customers and innovation since it was established in 1988, setting a single ambition: to make insurance easier and more accessible to everyone.



6,000,000 Customers worldwide



Operating in 31 countries



Listed on the Paris Stock Exchange in 1997



£736,000,000 turnover in 2016



3,800 members of staff

RECENT INDUSTRY RECOGNITION



2017

SHORTLISTED for 'Individual Private Medical Insurance' at the Cover Excellence Awards



2016

SHORTLISTED for Health Insurance Company of the Year at Health Insurance Awards



2015

SHORTLISTED for Health Insurance Provider of the Year at the Consumer Moneyfacts Survey



2015

SHORTLISTED for Best Customer Service by a Provider at the Health Insurance Awards



2014

FINALIST for Best PMI Provider at the Life and Pensions Moneyfacts Awards

LIFESTYLE PROTECTOR

Helping you pay your bills if you can't work

april | UK

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Insurance made easy.