

Protecting you and your family

Can I still get life Insurance and Critical
Illness cover in the Coronavirus pandemic?



visit our
website or call
01822 855555
for more
advice

Let us help you find the best cover

The Pandemic and all the new daily totals are making many people sit up and think about their life and their finances including the 'what ifs'. Behind every statistic there is a real person who is ill or a family and friends grieving for someone lost. You can still get cover but keep reading.

As a broker we go to the whole of the market for this cover which means we have relationships with the majority of the insurance providers. The way our business and their businesses are working has changed, quickly, but we are all up and running. Depending on how much life cover you want, there are certain limits (different for each insurance company) when they may need a Doctor's report, or for you to attend a medical. The insurance providers are asking a few more questions so if you have Coronavirus now you may have to wait a little while before you can have cover.

We can help navigate the insurance providers and recommend the best cover at the best price with an insurer that should be able to put you on cover without GP reports and medicals or if needed able to arrange a medical in a COVID-secure manner. That might mean in the short term having less cover than you need, but that can be reviewed later.

You may have further assurance options in your existing cover that allow you to take out more cover without medical evidence, this could be useful right now. If we didn't arrange your cover, you can send the details to us so we can review it for you.

A number of insurers also offer free cover while you are going through underwriting, so that may mean you can be covered now for a period of three months which will hopefully allow things to settle after which normality can resume.

For those with existing illnesses or who have suffered one in the past there may always be the need for further medical underwriting before cover can be arranged. Talk to us and we should be able to find out from the insurance providers before you make a proposal.

Think also about wills and powers of attorney, talk with your solicitor to arrange them.

We carefully research the market and we work with the best insurance providers to obtain the most appropriate cover for you. To find out more you can visit our website, call Steven Clemence or Sarah-Jane Smart on 01822 855555 or request a call back.
