

PERSONAL PROTECTION INSURANCES

Independent insight for what matters most

With over 138 years experience, we are not tied to any single insurer, allowing us to find the best solution to suit your needs.



 TH March

Personal protection insurances designed for you

Personal financial protection refers to measures taken to provide financial safeguards from unforeseen circumstances for ourselves and our family.

An insurance policy can provide support in various situations, such as loss of income due to illness or injury, death of a spouse, or other unexpected events, providing financial security for family members, or settling other financial obligations, such as Inheritance Tax.

This information sheet provides a brief overview of the types of insurances we can arrange.

WHY CHOOSE T.H. MARCH

A Chartered Insurance Broker with experience dating back to 1887, we are an independent broker, not tied to any single insurer, allowing us to work with various insurers to find the best solution to suit your needs.

LIFE INSURANCE

Pays out a lump sum to your family/beneficiaries in the event of your death or diagnosis of a terminal illness. The insurance can be set up to provide cover for a specific period of time, or for the whole of your life. The cover can be a single policy or for a couple and the amount covered can be a fixed sum which remains the same until the policy ends, it can increase each year to protect from inflation, or it can decrease annually roughly in line with a repayment mortgage.

If you would prefer a regular income instead of a lump sum, Family Income Benefit is an option. It pays a monthly income for a specific period, helping to replace the lost income during a difficult time.

CRITICAL ILLNESS INSURANCE

Pays a lump sum if you are diagnosed with a critical illness covered by the policy. Typically, the types of illnesses covered include cancer, heart attack and stroke. It is paid directly to the insured person to help meet financial commitments and allow them to focus on health and recovery.

INCOME PROTECTION

Also known as permanent health insurance this is designed to provide a regular income if you are unable to work due to accident or illness. It replaces a percentage of your income. It won't fully replace your income but will help cover expenses and reduce the financial impact of being unable to work.

The cover can be fixed, which means the monthly payment remains the same until the policy ends or it can be set up so the monthly benefit increases annually.

It can link in with your employer's sick pay arrangement by choosing a suitable waiting period before the payments would start.

It is suitable for those who are self-employed as well as those who are an employee.

There are different levels of cover to suit your budget.

If you would like to know more or would like to review your current policies, please contact Kate Greaves on 01822 855555 or at protection@thmarch.co.uk.