Shepherds Friendly

Income Protection Options

When it comes to getting cover for your client, we offer two types of Income Protection:

Full Health and Lifestyle	&	Simplified Application
Fully underwritten at the point of application	Underwriting	Moratorium-based underwriting
Up to £49,000 per year	Level of cover	Up to £33,600 per year
Benefit amount and waiting period can be varied at any time	Variability	Limited variability options available
1-year, 2-year and full-term available	Benefit options	1-year and 2-year available
Up to a BMI of 37.9	BMI	Up to a BMI of 34
Up to 30 days from submission	Start date deferral	Cannot be deferred
Available after 12 months	Career breaks	Available after 24 months

All plans are subject to acceptance and policy T&Cs apply to all claims.

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