



**HIVE**  
Insurance Services

# GUARANTEED LIFE

Life insurance with optional Cancer and  
Accident & Sickness Cover. No medical questions

[www.hiveinsure.co.uk](http://www.hiveinsure.co.uk)



This is a marketing communication

# WELCOME TO THE GUARANTEED LIFE PLAN

**LIFE INSURANCE IS ONE OF THE MOST IMPORTANT FORMS OF PROTECTION AND AN ESSENTIAL CONSIDERATION FOR MANY PEOPLE...**

Yet buying life insurance isn't always an easy and straight forward process, particularly if you have a complex medical history, take part in certain sports, or have a high risk occupation.

## LIFE WITHOUT THE FUSS

Very often you'll have to complete numerous questionnaires and wait weeks for the insurer to collect your medical history. And at the end of this process, the insurer may decline to offer you cover, or increase your premiums to an amount you can no longer afford.

This is why we've created the Guaranteed Life Plan, a no-fuss approach to life insurance.

There are no underwriting questions making the whole process refreshingly quick and simple. And you'll have the reassurance that your premiums won't increase during the application process, so no nasty surprises at the end.

Life's simple - lets keep it that way!

- ✓ NO MEDICALS
- ✓ GUARANTEED ACCEPTANCE\*
- ✓ FAST AND SIMPLE
- ✓ AFFORDABLE OPTIONS

*\* Subject to basic eligibility - see following pages*



# BENEFITS AVAILABLE AND MONTHLY PREMIUMS

There are 3 levels of life insurance to choose from. You can also enhance your plan with our Cancer Cash and Accident & Sickness benefits to create a plan that offers even greater protection against life's unexpected events.

## LIFE COVER

BENEFITS AVAILABLE	£50,000	£75,000	£100,000
Non-smoker (age 18-55)	£15.95	£22.75	£29.55
Smoker (age 18-55)	£35.40	£51.89	£68.37

## OPTIONAL BENEFITS

CANCER CASH BENEFIT	£10,000	£20,000	£30,000
Non-smoker (age 18-34)*	-	£6.65	£8.30
Non-smoker (age 35-44)*	£7.65	£10.70	£14.88
Non-smoker (age 45-55)*	£13.90	£26.35	£40.34

This lump sum benefit is payable upon diagnosis of cancer. Please refer to the policy document for full information on what is covered and policy exclusions.

\* Smokers qualify for the same premiums, but half benefits are payable.

ACCIDENT & SICKNESS BENEFIT	£500 monthly	£750 monthly	£1,000 monthly	£1,500 monthly
All applicants (age 18-55)	£19.31	£22.36	£24.91	£37.61

This benefit is payable if you are unable to work due to accident or sickness. You need to be off work for 4 weeks before benefits start and they will be paid until you return to work, or for up to 12 months. Some occupations are excluded - please refer to the policy documents.

Please read the Policy Document for full terms and conditions. All premiums quoted include insurance premium tax and administration fees where applicable. They are correct at August 2024 and may change without notice.

**MIX & MATCH BENEFITS**  
Whilst you must choose a life cover option, you are free to add any other benefits at an additional premium



# FREQUENTLY ASKED QUESTIONS

## WHO CAN APPLY?

- › You permanently reside in the United Kingdom, including Northern Ireland
- › You are aged between 18 and 55 at the start date of the plan
- › For the Cancer Cash benefit: you have no previous diagnosis of Cancer, or brain, spinal cord, or meninges tumour of any kind.

## DO I HAVE TO COMPLETE A MEDICAL QUESTIONNAIRE?

When you apply there are no medical questions, so it's quick and easy to organise cover. For the life insurance benefit, any medical condition that you are aware of or have received treatment in the last 3 years for (2 years on the Accident & Sickness benefit), will be excluded – unless you've been symptom-free and not received any advice or treatment for it for two years after your effective date.

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

## CAN MY PARTNER BE COVERED?

Yes, assuming your partner is eligible for

the plan, they can also be included and choose their own protection benefits. Please speak to your adviser for a quote.

## WHAT ISN'T COVERED?

These are the main exclusions on this plan:

- › Pre-existing conditions
- › AIDS, HIV or ARC
- › Alcohol or drug abuse
- › Self inflicted injury
- › Acts of negligence and criminal acts

## HOW DO WE DEFINE A SMOKER?

A 'smoker' is anyone who uses or has used any tobacco product, including nicotine replacements and vaping products, within the 36 month period prior to:

- › the start date of the policy
- › the date of transfer to a higher level of cover
- › the date on which a diagnosis is made which results in a claim.

## CANCELLATION RIGHTS

If for any reason you're not satisfied with your plan, you may cancel it within 30 days from its start date for a full refund, provided that you've not made a claim.

Please refer to the policy document for full terms.

LIFE INSURANCE  
MADE EASIER SO  
YOU CAN BE COVERED  
WITHOUT THE FUSS

# THERE'S A BUZZ ABOUT HIVE



Buying insurance can be complicated, but it really shouldn't be. So we've set out to do things differently - create a bit of a buzz if you like...

With over 20 years of experience behind us, we're obsessed with one thing - and that's making insurance simple and accessible to all.

And we're doing this for a good cause - so more people can better protect their lives making them feel safe, secure and happy.

## WE'RE ALSO DOING OUR BIT...

We feel it's not enough to simply protect our customers. We're also deeply committed to protecting the environment and minimising our impact. So every member of the Hive team has signed up to 20 promises to work as sustainably as possible. You can read more about this on our website.



**HIVE**  
Insurance Services

01454 619500  
[www.hiveinsure.co.uk](http://www.hiveinsure.co.uk)

UNIT 4  
BREDON HOUSE  
WOODLANDS  
BRADLEY STOKE  
BRISTOL BS32 4QH