



LIFE
INSURANCE
AND CRITICAL
ILLNESS
COVER



GUARANTEED LIFE PLAN

ADVISER GUIDE

Up to £100k of life cover and £50k of critical illness cover with no underwriting questions



GUARANTEED ACCEPTANCE

All customers will qualify for cover subject to basic eligibility criteria



NO MEDICAL QUESTIONS

Fast and easy to set-up, no delays or waiting for underwriting decisions



WHAT YOU SEE IS WHAT YOU GET

No premium loadings and no nasty surprises



ALL OCCUPATIONS COVERED



COMMISSION PAID YEARLY

Helps to build your renewal income stream



ACCIDENTAL DEATH BENEFIT

Additional £25,000 included on all plans

ELIGIBILITY

- › Between the ages of 18 and 55 inclusive (temporarily reduced to 50 while we assess the impact of Covid-19)
- › Permanent resident in the UK, including Northern Ireland

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This is a marketing communication.

BENEFITS AND MONTHLY COSTS

ADDITIONAL
£25,000
ACCIDENTAL DEATH
BENEFIT INCLUDED
ON ALL PLANS

		BRONZE	SILVER	GOLD
LIFE COVER ONLY		£50,000	£75,000	£100,000
Non-smoker	Age 18-50	£13.51	£19.12	£24.73
Smoker	Age 18-50	£29.63	£43.29	£56.96

		BRONZE	SILVER	GOLD
LIFE COVER + CRITICAL ILLNESS COVER		£50,000 + £25,000	£75,000 + £37,500	£100,000 + £50,000
Non-smoker	Age 18-50	£31.50	£46.11	£60.71
Smoker	Age 18-50	£61.75	£91.48	£121.21

Critical illness covers the following illnesses: Bacterial Meningitis, Cancer, Coronary Artery By-Pass Grafts, Heart Attack, Kidney Failure, Major Organ Transplant, Multiple Sclerosis, Stroke. Please see the Policy Document and Critical Illness Guide for full information.

FREQUENTLY ASKED QUESTIONS

WHEN DOES COVER END?

Your life cover will end at the first 5-year renewal date following your 68th birthday. If you have chosen critical illness benefit, this will end at the first 5-year renewal date following your 61st birthday.

CAN MY PARTNER AND CHILDREN BE COVERED?

Yes, assuming your partner is eligible for the plan, they can also be included. Please go to our portal for quotes and more information.

WHAT ARE THE KEY EXCLUSIONS?

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

PEACE OF MIND ON YOUR PREMIUMS

When you take out the plan, you'll have the reassurance that your premium won't change for the first 5 years. After this period, we'll write to you to let you know your new premium, which will be fixed for another 5-year term.

At the first 5-year renewal date following your 56th birthday, your life insurance benefit (and critical illness benefit if chosen) will be reduced by 50% and your premium will be recalculated.

Please read the Policy Document for full terms and conditions. All premiums quoted include insurance premium tax and administration fees. They are correct at March 2022 and may change without notice.

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