



The additional benefits of Protection

Having protection in place is incredibly important. It doesn't bear thinking about but what if the unthinkable were to happen to you? If you were off work for a long period of time because of an accident or critical illness would you be able to cope financially? And if the worst were to happen, how would your loved ones manage without you?

A staggering 43 per cent of households with a mortgage have no life insurance in place and an estimated eight million renting households could be without life cover, according to Aviva. Many believe that the unthinkable simply won't happen to them.

But life insurance, critical illness cover and income protection, which all fall under the umbrella term of 'protection', are now much more than policies that pay out financial support at the point of claim. There are many benefits that can add real value to the policyholder making protection even more worthwhile.

The added benefits you receive with your policy can vary depending who your provider is. This is why seeking professional advice can be invaluable – an adviser will be able to help you find a policy that suits your protection needs.

Below is a brief overview of some of the main benefits that can now be included with protection policies.

What are some of the additional benefits that protection can provide?

Remote GP

In a time where getting an appointment with your GP appears to

be harder than ever, it may come as a surprise to you that some protection policies come with access to remote GPs. You can speak with a doctor by video or phone consultation, and this service is often extended to your children.

Remote Physiotherapy

Similarly, some policies give you access to remote physiotherapies who could provide you with a bespoke treatment plan.

Counselling

Many providers now offer access to professional counselling services with their protection policies. This can range from bereavement counselling to counselling for anxiety or depression to addiction and much more.

Some of these benefits are included as standard with many providers which really highlights how beneficial protection policies can be, on top of providing financial support and peace of mind in case the worst were to happen.



If you'd like to discuss the additional benefits of protection or simply want to consider your protection needs, contact your adviser today.

Payment Protection Insurance is optional. There are other providers of Payment Protection Insurance and other products designed to protect you against loss of income.