

## A Lump sum critical illness payment

- Cover additional medical costs outside insurance
- Make modifications at home / work
- Relocation costs
- Home help costs

## **Future proofing** against all life's eventualities...

Insurance costs increase with age, it will never be cheaper than right now

### Free terminal illness cover on life cover

- Accelerated payment of life cover benefits if life expectancy less than 12 months\*
- \* Diagnosis must be at least 18 months before policy expiry date

## Replace

your income on death

**Cover** income if seriously ill

Legacy for children

Loan

#### children's education fees

Pav

# REMEMBER IPME

**Financial** peace of mind for you and your loved ones

Why do I need Life & Critical Illness cover?

> **Family** support repayment

Cover

funeral and repatriation cost

## Mortgage **Protection**

- IRREVOCABLE Beneficiary
- Contingent Beneficiary

No bank assignment required No bank administration at claim Payees all known to us Fully administered by Insurer

## **Regional New Business** & Underwriting

teams

**04 436 2800** Mon-Fri 9am-5pm

(Opt 2) New Business (Opt 3) Underwriting/Claims

new.business@fpiom.com underwriting@fpiom.com

#### **Business Protection**

Protect against:

- Loss of profits due to illness
- Loan facilities
- Overdraft protection
- Shareholder protection
- Key person protection

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