

sovereign (no cash back)

income assistance plan



Accident & Sickness - monthly premiums

Cover for: Accident & Sickness, Serious Injury, Hospitalisation and Accidental Death

Select a Monthly Income Benefit from TABLE A, equal to, or less than your corresponding Minimum Monthly Gross Earnings in TABLE B.

Premium rates include Insurance Premium Tax (IPT).

Benefits to a maximum of 60% of personal gross earnings. Proof of continuous personal gross earnings will be required in the event of claim.

Monthly Income Benefit £250 minimum and £2,500 maximum. Only available in £50 increments.

TABLE A	TABLE B	BENEFIT PERIOD: 1 Year				BENEFIT PERIOD: 2 Years			
		14 Days	30 Days	13 Weeks	26 Weeks	14 Days	30 Days	13 Weeks	26 Weeks
Monthly Income Benefit	Your Minimum Monthly Gross Earnings to Qualify	Monthly Premium	Monthly Premium	Monthly Premium	Monthly Premium	Monthly Premium	Monthly Premium	Monthly Premium	Monthly Premium
£250	£417	£10.03	£9.89	£7.62	£6.08	£13.79	£13.64	£10.68	£8.42
£300	£500	£12.03	£11.87	£9.14	£7.29	£16.55	£16.36	£12.81	£10.10
£350	£583	£14.04	£13.85	£10.66	£8.51	£19.31	£19.09	£14.95	£11.79
£400	£667	£16.04	£15.82	£12.18	£9.72	£22.06	£21.81	£17.08	£13.47
£450	£750	£18.05	£17.80	£13.71	£10.93	£24.82	£24.54	£19.22	£15.16
£500	£833	£20.06	£19.78	£15.23	£12.15	£27.58	£27.27	£21.35	£16.84
£550	£917	£22.06	£21.76	£16.75	£13.36	£30.34	£30.00	£23.49	£18.52
£600	£1,000	£24.07	£23.73	£18.27	£14.57	£33.10	£32.72	£25.62	£20.20
£650	£1,083	£26.08	£25.71	£19.80	£15.79	£35.85	£35.45	£27.76	£21.89
£700	£1,167	£28.08	£27.69	£21.32	£17.00	£38.61	£38.17	£29.89	£23.57
£750	£1,250	£30.09	£29.67	£22.84	£18.22	£41.37	£40.90	£32.03	£25.26
£800	£1,333	£32.09	£31.64	£24.36	£19.43	£44.13	£43.62	£34.16	£26.94
£850	£1,417	£34.10	£33.62	£25.89	£20.65	£46.89	£46.35	£36.30	£28.62
£900	£1,500	£36.10	£35.60	£27.41	£21.86	£49.64	£49.08	£38.43	£30.30
£950	£1,583	£38.11	£37.58	£28.93	£23.08	£52.40	£51.81	£40.57	£31.99
£1,000	£1,667	£40.11	£39.55	£30.45	£24.29	£55.16	£54.53	£42.70	£33.67
£1,050	£1,750	£42.12	£41.53	£31.98	£25.51	£57.92	£57.26	£44.84	£35.36
£1,100	£1,833	£44.12	£43.51	£33.50	£26.72	£60.68	£59.98	£46.97	£37.04
£1,150	£1,917	£46.13	£45.49	£35.02	£27.94	£63.43	£62.71	£49.11	£38.72
£1,200	£2,000	£48.13	£47.46	£36.54	£29.15	£66.19	£65.44	£51.24	£40.40
£1,250	£2,083	£50.14	£49.44	£38.07	£30.37	£68.95	£68.17	£53.38	£42.09
£1,300	£2,167	£52.14	£51.42	£39.59	£31.58	£71.71	£70.89	£55.51	£43.77
£1,350	£2,250	£54.15	£53.40	£41.11	£32.80	£74.47	£73.62	£57.65	£45.46
£1,400	£2,333	£56.15	£55.37	£42.63	£34.01	£77.22	£76.34	£59.78	£47.14
£1,450	£2,417	£58.16	£57.35	£44.16	£35.22	£79.98	£79.07	£61.92	£48.83
£1,500	£2,500	£60.17	£59.33	£45.68	£36.44	£82.74	£81.80	£64.05	£50.51
£1,550	£2,583	£62.17	£61.31	£47.20	£37.65	£85.50	£84.53	£66.19	£52.19
£1,600	£2,667	£64.18	£63.28	£48.72	£38.86	£88.26	£87.25	£68.32	£53.87
£1,650	£2,750	£66.19	£65.26	£50.25	£40.08	£91.01	£89.98	£70.46	£55.56
£1,700	£2,833	£68.19	£67.24	£51.77	£41.29	£93.77	£92.70	£72.59	£57.24
£1,750	£2,917	£70.20	£69.22	£53.29	£42.51	£96.53	£95.43	£74.73	£58.93
£1,800	£3,000	£72.20	£71.19	£54.81	£43.72	£99.29	£98.15	£76.86	£60.61
£1,850	£3,083	£74.21	£73.17	£56.34	£44.94	£102.05	£100.88	£79.00	£62.29
£1,900	£3,167	£76.21	£75.15	£57.86	£46.15	£104.80	£103.61	£81.13	£63.97
£1,950	£3,250	£78.22	£77.13	£59.38	£47.37	£107.56	£106.34	£83.27	£65.66
£2,000	£3,333	£80.22	£79.10	£60.90	£48.58	£110.32	£109.06	£85.40	£67.34
£2,050	£3,417	£82.23	£81.08	£62.43	£49.80	£113.08	£111.79	£87.54	£69.03
£2,100	£3,500	£84.23	£83.06	£63.95	£51.01	£115.84	£114.51	£89.67	£70.71
£2,150	£3,583	£86.24	£85.04	£65.47	£52.23	£118.59	£117.24	£91.81	£72.39
£2,200	£3,667	£88.24	£87.01	£66.99	£53.44	£121.35	£119.97	£93.94	£74.07
£2,250	£3,750	£90.25	£88.99	£68.52	£54.66	£124.11	£122.70	£96.08	£75.76
£2,300	£3,833	£92.25	£90.97	£70.04	£55.87	£126.87	£125.42	£98.21	£77.44
£2,350	£3,917	£94.26	£92.95	£71.56	£57.09	£129.63	£128.15	£100.35	£79.13
£2,400	£4,000	£96.26	£94.92	£73.08	£58.30	£132.38	£130.87	£102.48	£80.81
£2,450	£4,083	£98.27	£96.90	£74.61	£59.51	£135.14	£133.60	£104.62	£82.50
£2,500	£4,167	£100.28	£98.88	£76.13	£60.73	£137.90	£136.33	£106.75	£84.18

Company & Affinity Groups

Groups of 5 Policyholders or more may receive a 5% discount for company paid or voluntary group arrangements.

Partner with no Income

Partner with no income can be covered for £250 or £300 per month – see above table for premiums. Deferred Period must match the main applicant, 1 Year Benefit Period only.

Children age 3-16 (Excludes Sickness Cover)

Up to 4 children aged 3 – 16 covered FREE when two adults covered. Premium below shows cost to cover a block of 1 - 4 children when added to Single Adult Cover or for additional groups of 1 - 4 children.

Monthly Accident Benefit:	£250
Daily Hospitalisation Benefit (accident only):	£25
Benefit Period:	1 year
Deferred Period:	same as the main applicant

Monthly Premium: £5.38

Annual Premium: £61.29

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Accident & Sickness - annual premiums

Cover for: Accident & Sickness, Serious Injury, Hospitalisation and Accidental Death

Select a Monthly Income Benefit from TABLE A, equal to, or less than your corresponding Minimum Monthly Gross Earnings in TABLE B.

Premium rates include Insurance Premium Tax (IPT).

Benefits to a maximum of 60% of personal gross earnings. Proof of continuous personal gross earnings will be required in the event of claim.

Monthly Income Benefit £250 minimum and £2,500 maximum. Only available in £50 increments.

TABLE A	TABLE B	BENEFIT PERIOD: 1 Year				BENEFIT PERIOD: 2 Years			
		14 Days	30 Days	13 Weeks	26 Weeks	14 Days	30 Days	13 Weeks	26 Weeks
		Annual Premium	Annual Premium	Annual Premium	Annual Premium	Annual Premium	Annual Premium	Annual Premium	Annual Premium
£250	£417	£114.32	£112.72	£86.79	£69.23	£157.21	£155.41	£121.70	£95.96
£300	£500	£137.18	£135.26	£104.14	£83.07	£188.65	£186.49	£146.03	£115.15
£350	£583	£160.04	£157.81	£121.50	£96.92	£220.09	£217.57	£170.37	£134.34
£400	£667	£182.90	£180.35	£138.85	£110.76	£251.53	£248.65	£194.71	£153.54
£450	£750	£205.77	£202.90	£156.21	£124.61	£282.97	£279.74	£219.05	£172.73
£500	£833	£228.63	£225.44	£173.57	£138.45	£314.41	£310.82	£243.39	£191.92
£550	£917	£251.49	£247.98	£190.93	£152.30	£345.86	£341.90	£267.73	£211.11
£600	£1,000	£274.35	£270.52	£208.28	£166.15	£377.29	£372.99	£292.07	£230.30
£650	£1,083	£297.21	£293.07	£225.64	£179.99	£408.74	£404.07	£316.41	£249.49
£700	£1,167	£320.08	£315.61	£242.99	£193.84	£440.17	£435.15	£340.75	£268.69
£750	£1,250	£342.94	£338.16	£260.35	£207.68	£471.62	£466.24	£365.09	£287.88
£800	£1,333	£365.81	£360.70	£277.70	£221.52	£503.06	£497.32	£389.42	£307.07
£850	£1,417	£388.67	£383.24	£295.06	£235.37	£534.50	£528.40	£413.76	£326.26
£900	£1,500	£411.53	£405.78	£312.42	£249.21	£565.94	£559.48	£438.10	£345.46
£950	£1,583	£434.39	£428.33	£329.78	£263.06	£597.38	£590.56	£462.44	£364.64
£1,000	£1,667	£457.25	£450.87	£347.13	£276.91	£628.82	£621.64	£486.78	£383.84
£1,050	£1,750	£480.12	£473.42	£364.49	£290.75	£660.27	£652.72	£511.12	£403.03
£1,100	£1,833	£502.98	£495.96	£381.84	£304.60	£691.71	£683.81	£535.46	£422.22
£1,150	£1,917	£525.84	£518.50	£399.20	£318.44	£723.15	£714.89	£559.80	£441.41
£1,200	£2,000	£548.70	£541.04	£416.56	£332.29	£754.59	£745.97	£584.14	£460.61
£1,250	£2,083	£571.57	£563.59	£433.92	£346.14	£786.03	£777.06	£608.48	£479.80
£1,300	£2,167	£594.43	£586.13	£451.27	£359.98	£817.47	£808.14	£632.81	£498.99
£1,350	£2,250	£617.30	£608.68	£468.63	£373.82	£848.91	£839.22	£657.15	£518.18
£1,400	£2,333	£640.16	£631.22	£485.98	£387.67	£880.36	£870.30	£681.49	£537.38
£1,450	£2,417	£663.02	£653.77	£503.34	£401.51	£911.79	£901.38	£705.83	£556.56
£1,500	£2,500	£685.88	£676.31	£520.70	£415.36	£943.24	£932.46	£730.17	£575.76
£1,550	£2,583	£708.74	£698.85	£538.06	£429.21	£974.68	£963.54	£754.51	£594.95
£1,600	£2,667	£731.61	£721.39	£555.41	£443.05	£1,006.12	£994.63	£778.85	£614.14
£1,650	£2,750	£754.47	£743.94	£572.77	£456.90	£1,037.56	£1,025.71	£803.19	£633.33
£1,700	£2,833	£777.33	£766.48	£590.12	£470.74	£1,069.00	£1,056.79	£827.53	£652.53
£1,750	£2,917	£800.20	£789.03	£607.48	£484.59	£1,100.44	£1,087.88	£851.87	£671.72
£1,800	£3,000	£823.06	£811.57	£624.83	£498.43	£1,131.89	£1,118.96	£876.20	£690.91
£1,850	£3,083	£845.92	£834.11	£642.19	£512.27	£1,163.32	£1,150.04	£900.54	£710.10
£1,900	£3,167	£868.78	£856.65	£659.55	£526.12	£1,194.77	£1,181.12	£924.88	£729.30
£1,950	£3,250	£891.65	£879.20	£676.91	£539.97	£1,226.20	£1,212.20	£949.22	£748.48
£2,000	£3,333	£914.51	£901.74	£694.26	£553.81	£1,257.65	£1,243.28	£973.56	£767.68
£2,050	£3,417	£937.37	£924.29	£711.62	£567.66	£1,289.09	£1,274.36	£997.90	£786.87
£2,100	£3,500	£960.23	£946.83	£728.97	£581.50	£1,320.53	£1,305.45	£1,022.24	£806.06
£2,150	£3,583	£983.09	£969.37	£746.33	£595.35	£1,351.97	£1,336.53	£1,046.58	£825.25
£2,200	£3,667	£1,005.96	£991.91	£763.69	£609.20	£1,383.41	£1,367.61	£1,070.92	£844.45
£2,250	£3,750	£1,028.83	£1,014.46	£781.05	£623.04	£1,414.85	£1,398.70	£1,095.26	£863.64
£2,300	£3,833	£1,051.69	£1,037.00	£798.40	£636.88	£1,446.30	£1,429.78	£1,119.59	£882.83
£2,350	£3,917	£1,074.55	£1,059.55	£815.76	£650.73	£1,477.74	£1,460.86	£1,143.93	£902.02
£2,400	£4,000	£1,097.41	£1,082.09	£833.11	£664.57	£1,509.18	£1,491.94	£1,168.27	£921.21
£2,450	£4,083	£1,120.27	£1,104.64	£850.47	£678.42	£1,540.62	£1,523.03	£1,192.61	£940.40
£2,500	£4,167	£1,143.14	£1,127.18	£867.83	£692.27	£1,572.06	£1,554.11	£1,216.95	£959.60

sovereign (no cash back)

income assistance plan

Accident, Sickness & Unemployment - monthly premiums

Cover for: Accident & Sickness, Serious Injury, Hospitalisation, Accidental Death AND Business Failure/Unemployment

Select a Monthly Income Benefit from TABLE A, equal to, or less than your corresponding Minimum Monthly Gross Earnings in TABLE B.

Premium rates include Insurance Premium Tax (IPT).

Benefits to a maximum of 60% of personal gross earnings. Proof of continuous personal gross earnings will be required in the event of claim.

Monthly Income Benefit £250 minimum and £2,500 maximum. Only available in £50 increments.

TABLE A	TABLE B	BENEFIT PERIOD: 1 Year		
		30 Days	13 Weeks	26 Weeks
Monthly Income Benefit	Your Minimum Monthly Gross Earnings to Qualify	Monthly Premium	Monthly Premium	Monthly Premium
£250	£417	£20.66	£15.69	£12.52
£300	£500	£24.79	£18.82	£15.01
£350	£583	£28.92	£21.96	£17.52
£400	£667	£33.05	£25.09	£20.01
£450	£750	£37.19	£28.23	£22.53
£500	£833	£41.31	£31.37	£25.02
£550	£917	£45.45	£34.51	£27.53
£600	£1,000	£49.57	£37.64	£30.02
£650	£1,083	£53.72	£40.78	£32.53
£700	£1,167	£57.84	£43.91	£35.03
£750	£1,250	£61.98	£47.05	£37.53
£800	£1,333	£66.10	£50.18	£40.03
£850	£1,417	£70.24	£53.33	£42.54
£900	£1,500	£74.36	£56.46	£45.03
£950	£1,583	£78.51	£59.60	£47.54
£1,000	£1,667	£82.63	£62.73	£50.04
£1,050	£1,750	£86.77	£65.87	£52.55
£1,100	£1,833	£90.89	£69.00	£55.04
£1,150	£1,917	£95.03	£72.14	£57.55
£1,200	£2,000	£99.16	£75.27	£60.05
£1,250	£2,083	£103.29	£78.41	£62.55
£1,300	£2,167	£107.42	£81.54	£65.05
£1,350	£2,250	£111.55	£84.69	£67.56
£1,400	£2,333	£115.68	£87.82	£70.05
£1,450	£2,417	£119.82	£90.96	£72.56
£1,500	£2,500	£123.94	£94.09	£75.05
£1,550	£2,583	£128.08	£97.24	£77.57
£1,600	£2,667	£132.20	£100.37	£80.06
£1,650	£2,750	£136.34	£103.51	£82.57
£1,700	£2,833	£140.46	£106.64	£85.06
£1,750	£2,917	£144.61	£109.78	£87.57
£1,800	£3,000	£148.73	£112.91	£90.07
£1,850	£3,083	£152.87	£116.05	£92.58
£1,900	£3,167	£156.99	£119.18	£95.07
£1,950	£3,250	£161.13	£122.33	£97.58
£2,000	£3,333	£165.26	£125.45	£100.07
£2,050	£3,417	£169.39	£128.60	£102.59
£2,100	£3,500	£173.52	£131.73	£105.08
£2,150	£3,583	£177.65	£134.87	£107.59
£2,200	£3,667	£181.78	£138.00	£110.08
£2,250	£3,750	£185.92	£141.14	£112.59
£2,300	£3,833	£190.04	£144.27	£115.09
£2,350	£3,917	£194.18	£147.41	£117.59
£2,400	£4,000	£198.30	£150.54	£120.09
£2,450	£4,083	£202.44	£153.69	£122.60
£2,500	£4,167	£206.57	£156.82	£125.10

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TABLE A	TABLE B	BENEFIT PERIOD: 1 Year		
		30 Days	13 Weeks	26 Weeks
		Annual Premium	Annual Premium	Annual Premium
£250	£417	£247.97	£188.24	£150.19
£300	£500	£297.44	£225.79	£180.10
£350	£583	£347.09	£263.51	£210.25
£400	£667	£396.65	£301.06	£240.16
£450	£750	£446.29	£338.77	£270.31
£500	£833	£495.77	£376.40	£300.22
£550	£917	£545.41	£414.12	£330.37
£600	£1,000	£594.89	£451.67	£360.28
£650	£1,083	£644.62	£489.38	£390.35
£700	£1,167	£694.09	£526.93	£420.34
£750	£1,250	£743.74	£564.65	£450.41
£800	£1,333	£793.21	£602.20	£480.40
£850	£1,417	£842.86	£639.91	£510.47
£900	£1,500	£892.33	£677.46	£540.37
£950	£1,583	£942.06	£715.18	£570.53
£1,000	£1,667	£991.54	£752.72	£600.43
£1,050	£1,750	£1,041.18	£790.44	£630.59
£1,100	£1,833	£1,090.66	£827.99	£660.49
£1,150	£1,917	£1,140.30	£865.70	£690.56
£1,200	£2,000	£1,189.86	£903.25	£720.55
£1,250	£2,083	£1,239.50	£940.97	£750.62
£1,300	£2,167	£1,288.98	£978.52	£780.61
£1,350	£2,250	£1,338.62	£1,016.23	£810.68
£1,400	£2,333	£1,388.10	£1,053.78	£840.59
£1,450	£2,417	£1,437.83	£1,091.50	£870.74
£1,500	£2,500	£1,487.30	£1,129.13	£900.65
£1,550	£2,583	£1,536.95	£1,166.84	£930.80
£1,600	£2,667	£1,586.42	£1,204.39	£960.71
£1,650	£2,750	£1,636.07	£1,242.11	£990.86
£1,700	£2,833	£1,685.54	£1,279.66	£1,020.77
£1,750	£2,917	£1,735.27	£1,317.37	£1,050.84
£1,800	£3,000	£1,784.75	£1,354.92	£1,080.83
£1,850	£3,083	£1,834.39	£1,392.64	£1,110.90
£1,900	£3,167	£1,883.87	£1,430.18	£1,140.89
£1,950	£3,250	£1,933.51	£1,467.90	£1,170.96
£2,000	£3,333	£1,983.07	£1,505.45	£1,200.86
£2,050	£3,417	£2,032.72	£1,543.16	£1,231.02
£2,100	£3,500	£2,082.19	£1,580.71	£1,260.92
£2,150	£3,583	£2,131.84	£1,618.43	£1,291.08
£2,200	£3,667	£2,181.31	£1,655.98	£1,320.98
£2,250	£3,750	£2,231.04	£1,693.69	£1,351.06
£2,300	£3,833	£2,280.52	£1,731.24	£1,381.04
£2,350	£3,917	£2,330.16	£1,768.96	£1,411.12
£2,400	£4,000	£2,379.64	£1,806.50	£1,441.10
£2,450	£4,083	£2,429.28	£1,844.22	£1,471.18
£2,500	£4,167	£2,478.84	£1,881.85	£1,501.16

sovereign plus (25% cash back)

income assistance plan

Accident & Sickness - monthly premiums

Cover for: Accident & Sickness, Serious Injury, Hospitalisation and Accidental Death

Select a Monthly Income Benefit from TABLE A, equal to, or less than your corresponding Minimum Monthly Gross Earnings in TABLE B.

Premium rates include Insurance Premium Tax (IPT).

Benefits to a maximum of 60% of personal gross earnings. Proof of continuous personal gross earnings will be required in the event of claim.

Monthly Income Benefit £250 minimum and £2,500 maximum. Only available in £50 increments.

TABLE A		TABLE B		BENEFIT PERIOD: 1 Year				BENEFIT PERIOD: 2 Years			
Monthly Income Benefit	Your Minimum Monthly Gross Earnings to Qualify	14 Days	30 Days	13 Weeks	26 Weeks	14 Days	30 Days	13 Weeks	26 Weeks		
		Monthly Premium	Monthly Premium	Monthly Premium	Monthly Premium	Monthly Premium	Monthly Premium	Monthly Premium	Monthly Premium		
£250	£417	£12.18	£12.01	£9.25	£7.38	£16.75	£16.56	£12.96	£10.23		
£300	£500	£14.61	£14.41	£11.09	£8.85	£20.09	£19.86	£15.56	£12.27		
£350	£583	£17.05	£16.81	£12.95	£10.33	£23.44	£23.18	£18.15	£14.31		
£400	£667	£19.48	£19.21	£14.79	£11.80	£26.79	£26.49	£20.74	£16.35		
£450	£750	£21.92	£21.62	£16.64	£13.28	£30.14	£29.80	£23.33	£18.40		
£500	£833	£24.35	£24.01	£18.49	£14.75	£33.49	£33.11	£25.93	£20.44		
£550	£917	£26.79	£26.42	£20.34	£16.23	£36.84	£36.42	£28.52	£22.49		
£600	£1,000	£29.22	£28.82	£22.19	£17.70	£40.19	£39.73	£31.11	£24.53		
£650	£1,083	£31.66	£31.22	£24.04	£19.18	£43.54	£43.04	£33.70	£26.58		
£700	£1,167	£34.09	£33.62	£25.88	£20.65	£46.89	£46.35	£36.30	£28.62		
£750	£1,250	£36.53	£36.02	£27.74	£22.13	£50.24	£49.67	£38.89	£30.67		
£800	£1,333	£38.96	£38.42	£29.58	£23.60	£53.58	£52.97	£41.48	£32.71		
£850	£1,417	£41.40	£40.83	£31.43	£25.08	£56.93	£56.29	£44.07	£34.76		
£900	£1,500	£43.83	£43.22	£33.28	£26.55	£60.28	£59.59	£46.67	£36.80		
£950	£1,583	£46.27	£45.63	£35.13	£28.02	£63.63	£62.91	£49.26	£38.85		
£1,000	£1,667	£48.71	£48.03	£36.98	£29.50	£66.98	£66.22	£51.85	£40.89		
£1,050	£1,750	£51.14	£50.43	£38.83	£30.97	£70.33	£69.53	£54.44	£42.93		
£1,100	£1,833	£53.58	£52.83	£40.67	£32.44	£73.68	£72.84	£57.04	£44.97		
£1,150	£1,917	£56.02	£55.23	£42.53	£33.92	£77.03	£76.15	£59.63	£47.02		
£1,200	£2,000	£58.45	£57.63	£44.37	£35.39	£80.38	£79.46	£62.22	£49.06		
£1,250	£2,083	£60.89	£60.04	£46.22	£36.87	£83.73	£82.77	£64.81	£51.11		
£1,300	£2,167	£63.32	£62.43	£48.07	£38.34	£87.07	£86.08	£67.41	£53.15		
£1,350	£2,250	£65.76	£64.84	£49.92	£39.82	£90.42	£89.39	£70.00	£55.20		
£1,400	£2,333	£68.19	£67.24	£51.77	£41.29	£93.77	£92.70	£72.59	£57.24		
£1,450	£2,417	£70.63	£69.64	£53.62	£42.77	£97.12	£96.02	£75.18	£59.29		
£1,500	£2,500	£73.06	£72.04	£55.46	£44.24	£100.47	£99.32	£77.78	£61.33		
£1,550	£2,583	£75.50	£74.44	£57.32	£45.72	£103.82	£102.64	£80.37	£63.38		
£1,600	£2,667	£77.93	£76.84	£59.16	£47.19	£107.17	£105.94	£82.96	£65.42		
£1,650	£2,750	£80.37	£79.25	£61.01	£48.67	£110.52	£109.26	£85.55	£67.46		
£1,700	£2,833	£82.80	£81.64	£62.86	£50.14	£113.87	£112.57	£88.15	£69.50		
£1,750	£2,917	£85.24	£84.05	£64.71	£51.62	£117.22	£115.88	£90.74	£71.55		
£1,800	£3,000	£87.67	£86.45	£66.56	£53.09	£120.56	£119.19	£93.33	£73.59		
£1,850	£3,083	£90.11	£88.85	£68.41	£54.57	£123.91	£122.50	£95.92	£75.64		
£1,900	£3,167	£92.54	£91.25	£70.25	£56.04	£127.26	£125.81	£98.52	£77.68		
£1,950	£3,250	£94.98	£93.65	£72.11	£57.52	£130.61	£129.12	£101.11	£79.73		
£2,000	£3,333	£97.41	£96.05	£73.95	£58.99	£133.96	£132.43	£103.70	£81.77		
£2,050	£3,417	£99.85	£98.46	£75.80	£60.47	£137.31	£135.75	£106.29	£83.82		
£2,100	£3,500	£102.28	£100.85	£77.65	£61.94	£140.66	£139.05	£108.89	£85.86		
£2,150	£3,583	£104.72	£103.26	£79.50	£63.42	£144.01	£142.37	£111.48	£87.91		
£2,200	£3,667	£107.15	£105.66	£81.35	£64.89	£147.36	£145.67	£114.07	£89.95		
£2,250	£3,750	£109.59	£108.06	£83.20	£66.37	£150.71	£148.99	£116.66	£92.00		
£2,300	£3,833	£112.02	£110.46	£85.04	£67.84	£154.05	£152.29	£119.26	£94.04		
£2,350	£3,917	£114.46	£112.86	£86.90	£69.32	£157.40	£155.61	£121.85	£96.08		
£2,400	£4,000	£116.89	£115.26	£88.74	£70.79	£160.75	£158.92	£124.44	£98.12		
£2,450	£4,083	£119.33	£117.67	£90.59	£72.27	£164.10	£162.23	£127.03	£100.17		
£2,500	£4,167	£121.76	£120.06	£92.44	£73.74	£167.45	£165.54	£129.63	£102.21		

sovereign plus (25% cash back)

income assistance plan

Accident & Sickness - annual premiums

Cover for: Accident & Sickness, Serious Injury, Hospitalisation and Accidental Death

Select a Monthly Income Benefit from TABLE A, equal to, or less than your corresponding Minimum Monthly Gross Earnings in TABLE B.

Premium rates include Insurance Premium Tax (IPT).

Benefits to a maximum of 60% of personal gross earnings. Proof of continuous personal gross earnings will be required in the event of claim.

Monthly Income Benefit £250 minimum and £2,500 maximum. Only available in £50 increments.

TABLE A		TABLE B		BENEFIT PERIOD: 1 Year				BENEFIT PERIOD: 2 Years			
Monthly Income Benefit	Your Minimum Monthly Gross Earnings to Qualify	14 Days	30 Days	13 Weeks	26 Weeks	14 Days	30 Days	13 Weeks	26 Weeks		
		Annual Premium	Annual Premium	Annual Premium	Annual Premium	Annual Premium	Annual Premium	Annual Premium	Annual Premium		
£250	£417	£138.81	£136.88	£105.38	£84.07	£190.89	£188.72	£147.77	£116.53		
£300	£500	£166.57	£164.25	£126.45	£100.87	£229.08	£226.46	£177.33	£139.83		
£350	£583	£194.34	£191.62	£147.53	£117.68	£267.25	£264.20	£206.88	£163.13		
£400	£667	£222.10	£218.99	£168.61	£134.50	£305.43	£301.94	£236.44	£186.44		
£450	£750	£249.86	£246.37	£189.69	£151.31	£343.60	£339.69	£265.99	£209.74		
£500	£833	£277.62	£273.74	£210.76	£168.12	£381.79	£377.43	£295.55	£233.04		
£550	£917	£305.38	£301.12	£231.84	£184.93	£419.97	£415.17	£325.10	£256.35		
£600	£1,000	£333.14	£328.49	£252.91	£201.75	£458.14	£452.91	£354.65	£279.65		
£650	£1,083	£360.90	£355.87	£273.99	£218.56	£496.32	£490.65	£384.21	£302.96		
£700	£1,167	£388.66	£383.24	£295.06	£235.37	£534.50	£528.39	£413.76	£326.26		
£750	£1,250	£416.43	£410.62	£316.14	£252.19	£572.68	£566.14	£443.32	£349.57		
£800	£1,333	£444.19	£437.99	£337.21	£268.99	£610.86	£603.88	£472.87	£372.87		
£850	£1,417	£471.95	£465.37	£358.29	£285.80	£649.03	£641.62	£502.43	£396.18		
£900	£1,500	£499.72	£492.74	£379.36	£302.62	£687.22	£679.36	£531.98	£419.48		
£950	£1,583	£527.48	£520.12	£400.44	£319.43	£725.39	£717.11	£561.54	£442.78		
£1,000	£1,667	£555.24	£547.49	£421.52	£336.24	£763.57	£754.85	£591.09	£466.09		
£1,050	£1,750	£583.00	£574.86	£442.60	£353.06	£801.75	£792.59	£620.64	£489.40		
£1,100	£1,833	£610.76	£602.23	£463.67	£369.87	£839.93	£830.34	£650.20	£512.69		
£1,150	£1,917	£638.52	£629.61	£484.75	£386.68	£878.11	£868.08	£679.75	£536.00		
£1,200	£2,000	£666.28	£656.98	£505.82	£403.50	£916.28	£905.82	£709.31	£559.31		
£1,250	£2,083	£694.05	£684.36	£526.90	£420.31	£954.47	£943.57	£738.86	£582.62		
£1,300	£2,167	£721.81	£711.73	£547.97	£437.11	£992.65	£981.31	£768.42	£605.91		
£1,350	£2,250	£749.57	£739.11	£569.05	£453.93	£1,030.82	£1,019.05	£797.97	£629.22		
£1,400	£2,333	£777.33	£766.48	£590.12	£470.74	£1,069.00	£1,056.79	£827.53	£652.53		
£1,450	£2,417	£805.09	£793.86	£611.20	£487.55	£1,107.18	£1,094.54	£857.08	£675.83		
£1,500	£2,500	£832.86	£821.23	£632.27	£504.36	£1,145.36	£1,132.28	£886.64	£699.13		
£1,550	£2,583	£860.62	£848.61	£653.35	£521.18	£1,183.54	£1,170.02	£916.19	£722.44		
£1,600	£2,667	£888.38	£875.98	£674.42	£537.99	£1,221.71	£1,207.77	£945.74	£745.74		
£1,650	£2,750	£916.14	£903.35	£695.50	£554.80	£1,259.90	£1,245.51	£975.30	£769.05		
£1,700	£2,833	£943.90	£930.72	£716.58	£571.62	£1,298.07	£1,283.25	£1,004.85	£792.35		
£1,750	£2,917	£971.67	£958.10	£737.66	£588.43	£1,336.25	£1,320.99	£1,034.41	£815.66		
£1,800	£3,000	£999.43	£985.47	£758.73	£605.23	£1,374.43	£1,358.73	£1,063.96	£838.96		
£1,850	£3,083	£1,027.19	£1,012.85	£779.81	£622.05	£1,412.61	£1,396.47	£1,093.52	£862.27		
£1,900	£3,167	£1,054.95	£1,040.22	£800.88	£638.86	£1,450.79	£1,434.21	£1,123.07	£885.57		
£1,950	£3,250	£1,082.71	£1,067.60	£821.96	£655.67	£1,488.96	£1,471.96	£1,152.63	£908.87		
£2,000	£3,333	£1,110.47	£1,094.97	£843.03	£672.49	£1,527.14	£1,509.70	£1,182.18	£932.18		
£2,050	£3,417	£1,138.24	£1,122.35	£864.11	£689.30	£1,565.33	£1,547.44	£1,211.73	£955.49		
£2,100	£3,500	£1,166.00	£1,149.72	£885.18	£706.11	£1,603.50	£1,585.19	£1,241.29	£978.78		
£2,150	£3,583	£1,193.76	£1,177.10	£906.26	£722.93	£1,641.68	£1,622.93	£1,270.84	£1,002.09		
£2,200	£3,667	£1,221.52	£1,204.47	£927.33	£739.74	£1,679.86	£1,660.67	£1,300.40	£1,025.40		
£2,250	£3,750	£1,249.29	£1,231.85	£948.41	£756.55	£1,718.04	£1,698.42	£1,329.95	£1,048.70		
£2,300	£3,833	£1,277.05	£1,259.22	£969.48	£773.36	£1,756.22	£1,736.16	£1,359.51	£1,072.00		
£2,350	£3,917	£1,304.81	£1,286.59	£990.56	£790.17	£1,794.39	£1,773.90	£1,389.06	£1,095.31		
£2,400	£4,000	£1,332.57	£1,313.96	£1,011.64	£806.98	£1,832.57	£1,811.64	£1,418.62	£1,118.62		
£2,450	£4,083	£1,360.33	£1,341.34	£1,032.72	£823.79	£1,870.75	£1,849.39	£1,448.17	£1,141.92		
£2,500	£4,167	£1,388.09	£1,368.71	£1,053.79	£840.61	£1,908.93	£1,887.13	£1,477.73	£1,165.22		

sovereign plus (25% cash back)

income assistance plan

Accident, Sickness & Unemployment - monthly premiums

Cover for: Accident & Sickness, Serious Injury, Hospitalisation, Accidental Death AND Business Failure/Unemployment

Select a Monthly Income Benefit from TABLE A, equal to, or less than your corresponding Minimum Monthly Gross Earnings in TABLE B.

Premium rates include Insurance Premium Tax (IPT).

Benefits to a maximum of 60% of personal gross earnings. Proof of continuous personal gross earnings will be required in the event of claim.

Monthly Income Benefit £250 minimum and £2,500 maximum. Only available in £50 increments.

TABLE A	TABLE B	BENEFIT PERIOD: 1 Year		
		30 Days	13 Weeks	26 Weeks
Monthly Income Benefit	Your Minimum Monthly Gross Earnings to Qualify	Monthly Premium	Monthly Premium	Monthly Premium
£250	£417	£25.09	£19.05	£15.20
£300	£500	£30.10	£22.85	£18.22
£350	£583	£35.12	£26.66	£21.28
£400	£667	£40.14	£30.46	£24.30
£450	£750	£45.16	£34.28	£27.35
£500	£833	£50.17	£38.09	£30.38
£550	£917	£55.19	£41.91	£33.43
£600	£1,000	£60.20	£45.70	£36.46
£650	£1,083	£65.23	£49.52	£39.50
£700	£1,167	£70.24	£53.32	£42.53
£750	£1,250	£75.26	£57.14	£45.58
£800	£1,333	£80.27	£60.94	£48.61
£850	£1,417	£85.29	£64.75	£51.65
£900	£1,500	£90.30	£68.55	£54.68
£950	£1,583	£95.33	£72.37	£57.73
£1,000	£1,667	£100.33	£76.17	£60.76
£1,050	£1,750	£105.36	£79.99	£63.81
£1,100	£1,833	£110.36	£83.78	£66.84
£1,150	£1,917	£115.39	£87.60	£69.88
£1,200	£2,000	£120.40	£91.40	£72.91
£1,250	£2,083	£125.43	£95.22	£75.96
£1,300	£2,167	£130.43	£99.02	£78.99
£1,350	£2,250	£135.46	£102.83	£82.03
£1,400	£2,333	£140.46	£106.63	£85.06
£1,450	£2,417	£145.49	£110.45	£88.11
£1,500	£2,500	£150.50	£114.26	£91.14
£1,550	£2,583	£155.52	£118.07	£94.19
£1,600	£2,667	£160.53	£121.87	£97.21
£1,650	£2,750	£165.55	£125.69	£100.27
£1,700	£2,833	£170.56	£129.49	£103.29
£1,750	£2,917	£175.59	£133.31	£106.34
£1,800	£3,000	£180.60	£137.11	£109.37
£1,850	£3,083	£185.62	£140.92	£112.41
£1,900	£3,167	£190.63	£144.72	£115.45
£1,950	£3,250	£195.65	£148.54	£118.49
£2,000	£3,333	£200.67	£152.34	£121.52
£2,050	£3,417	£205.69	£156.15	£124.57
£2,100	£3,500	£210.70	£159.95	£127.59
£2,150	£3,583	£215.72	£163.77	£130.65
£2,200	£3,667	£220.73	£167.57	£133.67
£2,250	£3,750	£225.76	£171.39	£136.71
£2,300	£3,833	£230.77	£175.19	£139.75
£2,350	£3,917	£235.79	£179.00	£142.79
£2,400	£4,000	£240.80	£182.80	£145.83
£2,450	£4,083	£245.82	£186.62	£148.87
£2,500	£4,167	£250.84	£190.43	£151.90

sovereign plus (25% cash back)

income assistance plan

Accident, Sickness & Unemployment - annual premiums

Cover for: Accident & Sickness, Serious Injury, Hospitalisation, Accidental Death AND Business Failure/Unemployment

Select a Monthly Income Benefit from TABLE A, equal to, or less than your corresponding Minimum Monthly Gross Earnings in TABLE B.

Premium rates include Insurance Premium Tax (IPT).

Benefits to a maximum of 60% of personal gross earnings. Proof of continuous personal gross earnings will be required in the event of claim.

Monthly Income Benefit £250 minimum and £2,500 maximum. Only available in £50 increments.

TABLE A	TABLE B	BENEFIT PERIOD: 1 Year		
		30 Days	13 Weeks	26 Weeks
Monthly Income Benefit	Your Minimum Monthly Gross Earnings to Qualify	Annual Premium	Annual Premium	Annual Premium
£250	£417	£301.10	£228.58	£182.38
£300	£500	£361.18	£274.18	£218.69
£350	£583	£421.46	£319.97	£255.31
£400	£667	£481.64	£365.57	£291.62
£450	£750	£541.93	£411.37	£328.24
£500	£833	£602.00	£457.06	£364.55
£550	£917	£662.29	£502.86	£401.17
£600	£1,000	£722.36	£548.45	£437.48
£650	£1,083	£782.75	£594.25	£473.99
£700	£1,167	£842.83	£639.85	£510.41
£750	£1,250	£903.11	£685.64	£546.92
£800	£1,333	£963.19	£731.24	£583.34
£850	£1,417	£1,023.47	£777.04	£619.85
£900	£1,500	£1,083.55	£822.63	£656.17
£950	£1,583	£1,143.93	£868.43	£692.78
£1,000	£1,667	£1,204.01	£914.02	£729.10
£1,050	£1,750	£1,264.29	£959.82	£765.71
£1,100	£1,833	£1,324.37	£1,005.41	£802.03
£1,150	£1,917	£1,384.65	£1,051.21	£838.54
£1,200	£2,000	£1,444.83	£1,096.81	£874.96
£1,250	£2,083	£1,505.11	£1,142.60	£911.47
£1,300	£2,167	£1,565.19	£1,188.20	£947.89
£1,350	£2,250	£1,625.47	£1,234.00	£984.40
£1,400	£2,333	£1,685.55	£1,279.59	£1,020.71
£1,450	£2,417	£1,745.93	£1,325.39	£1,057.33
£1,500	£2,500	£1,806.01	£1,371.08	£1,093.64
£1,550	£2,583	£1,866.29	£1,416.88	£1,130.26
£1,600	£2,667	£1,926.37	£1,462.48	£1,166.57
£1,650	£2,750	£1,986.65	£1,508.27	£1,203.19
£1,700	£2,833	£2,046.73	£1,553.87	£1,239.50
£1,750	£2,917	£2,107.12	£1,599.67	£1,276.02
£1,800	£3,000	£2,167.19	£1,645.26	£1,312.43
£1,850	£3,083	£2,227.48	£1,691.06	£1,348.95
£1,900	£3,167	£2,287.55	£1,736.65	£1,385.36
£1,950	£3,250	£2,347.84	£1,782.45	£1,421.88
£2,000	£3,333	£2,408.02	£1,828.04	£1,458.19
£2,050	£3,417	£2,468.30	£1,873.84	£1,494.81
£2,100	£3,500	£2,528.38	£1,919.44	£1,531.12
£2,150	£3,583	£2,588.66	£1,965.23	£1,567.74
£2,200	£3,667	£2,648.74	£2,010.83	£1,604.05
£2,250	£3,750	£2,709.12	£2,056.63	£1,640.57
£2,300	£3,833	£2,769.20	£2,102.22	£1,676.98
£2,350	£3,917	£2,829.48	£2,148.02	£1,713.50
£2,400	£4,000	£2,889.56	£2,193.61	£1,749.91
£2,450	£4,083	£2,949.84	£2,239.41	£1,786.43
£2,500	£4,167	£3,010.02	£2,285.11	£1,822.84