



sovereign

income assistance plan

*paying you an income when you can't work
25% NO CLAIMS cash back option*


april
INSURETY
Your Lifestyle Protectors

Protecting your number one asset - your income

Why choose the Sovereign Income Assistance Plan?

What would happen to you and your family if you fell ill or had to take time off work?

Where will the money come from? Who will pay for the mortgage and everyday household bills? You can forget holidays, treats for the children and any new things around the house.

The Sovereign Plan provides you with the peace of mind that if you are unable to work you will still receive a regular income which can help provide for your family's needs.

Extensive benefits - flexible cover

But what makes Sovereign particularly special is the additional cash benefits on offer. As well as the crucial Monthly Income Benefit, you will also receive Hospitalisation Benefit, Serious Injury Benefit and Accidental Death Benefit. All of which are designed to provide you with money when it's needed most.

You can also include our unique **25% NO CLAIMS Cash Back** option, where you will be rewarded with a significant refund of premiums, if you go claim free for 12 years.

STATISTICS*

- ✓ Over 2.6 million people are claiming Incapacity Benefit.
- ✓ You are 26 times more likely to be incapacitated and off work for more than 6 months, than to die before the age of 65.
- ✓ More than 1 in 3 people will develop some form of cancer in their lifetime.
- ✓ An estimated 150,000 people have a stroke every year – that's 1 every 5 minutes.



25% NO CLAIMS CASH BACK OPTION

Include our 25% NO CLAIMS Cash Back option on your policy and you will receive true financial peace of mind, because we promise to refund a significant proportion of your premiums if you do not use the policy. It works like this:

“ If you keep your policy for 12 years and do not make a claim, we will refund 25% of all the premiums you have paid! ”

This makes Sovereign a win-win situation! Because if you need the policy and make a claim, you'll receive a valuable benefit. But if you don't use the policy, you get back 25% of your money!

That's money if you claim! Money if you don't!

YOU CAN'T SAY FAIRER THAN THAT!

5

Valuable Benefits Explained

1

Accident and Sickness Monthly Benefit

If you suffer an illness or injury that prevents you from working and results in a loss of income, Sovereign will pay you **between £250 and £2,500 per month** - once your chosen deferred period has elapsed.

The maximum monthly benefit you can choose is 60% of your gross earnings if you are employed. For self employed people, it's 60% of your net profit or 60% of the additional cost to continue your business.

You will receive the monthly benefit for your loss of income until you can return to work, or for up to your chosen benefit period (12 or 24 months).

2

Hospitalisation Benefit

If you or an insured member of your family is hospitalised for more than 48 hours, Sovereign will pay you a daily benefit of 10% of your chosen monthly benefit. You will receive this benefit for each full day you remain in hospital, up to a maximum of 30 days per person per policy year.

That's a cash benefit of between £25 and £250 a day.

3

Serious Injury Benefit

Should you permanently lose the use of two limbs or the sight in both eyes, you will receive a lump sum equal to 50 times your chosen monthly benefit. Half this amount is payable if you lose the use of one limb or sight in one eye.

That's a cash benefit of between £12,500 and £125,000.

In addition you will still receive your monthly benefit.

4

Accidental Death Benefit

In the unfortunate event you should die as a result of an accident, a lump sum of 50 times your chosen monthly benefit will be paid out.

That's a cash benefit of between £12,500 and £125,000.

5

Unemployment/Business Failure Benefit (optional cover)

Just like the Accident and Sickness Benefit, we can also pay you a **monthly benefit of between £250 and £2,500 per month** should you become unemployed or lose your business. This is only available with a 12 month benefit period.

This ensures complete peace of mind against the unexpected.



The options

Use these options to create a policy that suits your needs

Deferred period

The deferred period is the time you have to be off work before the policy starts to pay out. There are four different deferred periods to choose from - 14 days, 30 days, 13 weeks and 26 weeks.

The 14 day deferred period is not available when unemployment benefit is chosen.

Benefit period

You can choose for the policy to pay the monthly benefit for a maximum of 12 or 24 months.

The 24 month option is not available when unemployment/business failure benefit is chosen.

Index linked benefits

Choose this option and every year we will increase your monthly benefit by 5% (to the nearest £50).

This helps ensure that your policy keeps up with inflation.

Joint policy - up to 4 named children covered FREE

When you choose to include a partner on your policy, or you take out a joint policy, up to 4 named children (aged 3-16) can be covered against accidents at no extra charge.

Even more benefits for your money!

Cover for non-earners

You can even choose to cover a partner who has no income - for example a house wife/husband. The monthly benefit they can choose is either £250 or £300 which will pay out if they are unable to do their daily tasks.

Premiums to suit all pockets

Our premiums are not affected by whether you smoke, your occupation or what hobbies you participate in during your spare time.

Instead, our premiums are based upon the level of cover you choose and what additional options you decide to include.

Quick and easy to apply

You can apply for Sovereign provided that you are between the ages of 16 and 59 attained. You will also need to be resident in the UK, Isle of Man or Channel Islands.

Moratorium underwriting

When you apply for Sovereign, you are guaranteed cover under our moratorium clause. This means there are NO lengthy medical questionnaires, NO examinations, NO waiting for GP reports.

Instead the application process is both quick and simple and means you could be covered as soon as we receive your first payment.

As a result of the moratorium clause, any medical conditions that you have suffered in the last 2 years will not be covered under the policy.

However, once you go just 2 years free of symptoms, treatment, medication, tests or consultations for that condition, you will be covered should it arise again.

Any new medical conditions are not affected and will therefore be covered from day one.

Discounts for Groups or Company Cover

Companies or affinity groups of 5 or more people will receive generous discounts. Please ask your Business Consultant for more details.

Extra Protection - The Financial Services Compensation Scheme

In the unlikely instance that London General Insurance Company Limited are unable to meet their obligations under the Sovereign Plan, you will be protected by the Financial Services Compensation Scheme (FSCS). More details about the FSCS can be found on their website: www.fscs.org.uk

30 days money back guarantee

If for any reason you are not satisfied with your Sovereign Plan, you may cancel it within 30 days from its start date for a full refund, provided that you have not made a claim.

What isn't covered?

In common with other income protection policies, Sovereign does not cover you for the following:

- HIV, AIDS and related conditions
- Wilful self-inflicted injury
- Normal pregnancy
- Chronic conditions
- Drug addiction or alcohol abuse
- Backache or whiplash (unless there is radiological evidence of medical abnormality)
- Failure to seek or follow medical advice
- Mental illness or stress
- If you are away from the European Union for more than 90 days consecutively

Please read the Policy Document for more information.



Who is APRIL Insurety?

APRIL Insurety is one of the leading providers of lifestyle protection plans in the UK and Republic of Ireland.

Over the years we have established a strong reputation for providing essential lifestyle protection and innovative cover. All offering great value for money together with high standards of customer service.

APRIL Insurety is a member of the APRIL Group. They have:

- ✓ A market value in excess of £1.1 billion.
- ✓ Operations in 25 countries and look after some 2.5 million policyholders worldwide.
- ✓ Consolidated revenues exceeding £501 million.
- ✓ In 2007 they paid out claims totalling £88 million.

Sovereign is underwritten by London General Insurance Company Limited (LGI) who is The Warranty Group's European general insurance underwriting company. They have been providing insurance products to some of the leading retailers, banks, and financial services companies throughout Europe for over 30 years. LGI is rated A- (Excellent) by AM Best for their financial strength and is regulated by the Financial Services Authority.

So you know you are in safe hands when you take out a protection plan with APRIL Insurety.

