

What can you expect from your protection interview?

During your interview we will review your circumstances to ensure any insurance product we recommend is suitable and affordable. Please try to bring along all the relevant information and documents listed below.

Cover required

We will review your insurance needs in order to focus on products that are most relevant for your circumstances.

Please consider the following:

- If you or your partner die, how would you cope with the financial consequences of death?
- If you or your partner were to suffer a critical illness or permanent disability, how would this affect your finances?
- If you or your partner were unable to work due to accident or illness, how would you afford to pay your mortgage and other bills?

Benefits offered by your Employer

We need to understand any benefits your employer currently provides and factor them into our recommendation.

Please provide details if you receive any of the following:

- Death-in-service
- Critical illness cover
- Income Protection
- Private Medical Insurance
- Sickness Pay (how many weeks would you continue to be paid if you were off work due to illness?)

Existing Policies

We will need to review any existing policies you may have and consider whether these should be retained or replaced.

Please provide the relevant documentation if you currently pay for any of the following policies:

- Life insurance
- Critical Illness Cover
- Income Protection
- Family Income Benefit

Health & lifestyle

We need to know about your health & lifestyle as each provider will underwrite applications based on how you answer their medical questions. We will need full details of any medical conditions prior to our final recommendation.

Please answer the following initial questions and provide full details where applicable:

- What is your height & weight?
- Are you currently or have you ever been a smoker?
- Have you been admitted to hospital as an in-patient or out-patient in the last 5 years?
- Do you currently have any medical conditions?
- Do you currently take any medication?
- Are you aware of any symptoms that you may need to consult your GP about or that may require future tests or investigations?

- Have any of your immediate family suffered from a serious health issues (such as cancer, a heart attack or stroke) before age 60?
- Are there any hereditary issues in your immediate family?
- Do you take part in any hazardous sports or activities? (e.g. parachuting, caving, diving, or flying light aircraft)
- Are any elements of your job hazardous? (e.g. working at heights over 40ft or in dangerous environments)