



Balancing Risks – A Guide to Insurance

**Our advisers will help you
balance the risk of the
unexpected, against the cost
of insuring you against it.**



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The Main Risks

On most official mortgage documents you will have seen this risk warning:

“YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE”.

But have you ever stopped to think about the six main reasons why people stop paying their mortgage and so risk losing their home?



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Your home is at
RISK



Death



Critical Illness



Sickness



Accident



Fire storm
& flood



Unemployment

For Accident, Sickness Unemployment and General insurance we act as introducers only.

At iMAB we offer suitable and affordable products to protect you based on a fair and personal analysis

How We Can Help

We will advise, recommend and arrange the cover that you tell us is most important to you and your family.

We will tailor our advice to whatever monthly budget you give us, and nothing is compulsory.

We ensure our advisers receive regular training, testing and support throughout the year to maintain their knowledge and expertise.

We will provide you with written confirmation of the reasons why we have recommended a particular product.

We have a friendly and efficient administration team who will keep you informed and supported throughout the application process.



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What Cover is Available

Life Cover	This pays out a lump sum of money if you die within the specified term of the policy. You can choose to keep the amount of cover the same (“Level Term” Assurance) or have it decrease in line with your approximate mortgage balance (“Decreasing Term” Assurance sometimes known as “Mortgage Protection”).
Critical Illness Cover	This pays out a lump sum of money if you are diagnosed with a critical illness such as some forms of Cancer, Heart Attack or Stroke - even if you go on to make a full recovery. Each provider has a comprehensive list of conditions that are covered under their policy and you can even choose to include cover for your children.
Life or Critical Illness Cover	This policy pays out a lump sum upon either (but not both) of the above the events.
Income Protection	This policy provides you with a monthly income should you be signed off work due to accident or illness. This ensures your financial commitments can continue to be met until you are fit enough to return to work, or reach retirement age, or reach the age you specified on the application. “Budget” options of this cover are also available with lower premiums but reduced benefit periods of up to 24 months.
Family Income Benefit	Provides a monthly benefit amount to the person of your choice in the event of your death during the specified term.



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Additional Benefits

Modern policies don't just cover these core benefits, they are often packed full of additional benefits that can provide you with an even greater level of support.



Your adviser will be able to cover the full range of additional benefits that each provider offers but some examples are listed overleaf:



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Additional Benefits

Added-value benefit	What this gives you
Nurse Services such as Royal London's Helping Hand	It's available from the day your plan starts, you don't need to pay anything extra to use it and your partner and children can use it too. If you experience serious illness, injury or bereavement during the term of your policy, Helping Hand will provide additional support to help you cope. At the heart of the Helping Hand service is access to a dedicated nurse – someone who'll listen and give advice. They're on hand to make sure you get the support that best suits your needs.
Global Treatment	Global Treatment is a unique additional benefit – available at an additional cost – designed to provide access to specialist medical care outside of the UK and offer more choice in treatment for certain conditions.
Support Services	Zurich's Support Services offers a comprehensive counselling service. They understand that there are things going on at home that can affect your work life, and also things that are going on at work that affect your personal life.
Best Doctors	Get an Expert Medical Opinion from one of their world-renowned specialists so you can have the answers and confidence to make informed decisions about your health.



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Additional Benefits

Added-value benefit	What this gives you
GP Services – for example LV= Doctor Services	LV= Doctor Services is available to new clients – at no extra cost, through the app or by phone. Cover includes: 24/7 remote GP Prescription services Second opinion Remote physiotherapy Remote psychological services Discounted health MOTs.
Digital services such as Aviva Digicare+ and Vitality Health App	You can access your policy and a range of services and rewards all through your smartphone. Get an Expert Medical Opinion from one of their world-renowned specialists so you can have the answers and confidence to make informed decisions about your health.
Gym & partner discounts	Vitality in particular offer discounts and rewards on some of their plans in partnership with firms such as Apple Watch, Amazon Prime, Café Nero, Odeon Vue, David Lloyd, Expedia, Garmin, Nike, Nuffield Health Waitrose and Virgin Active.
Trusts	Placing a policy in trust ensures your money goes to the people you want it to. Your adviser is trained to know when a trust should and should not be recommended.



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Our Providers

With 16 providers to choose from, you can enjoy confidence that our advisers are recommending the most suitable products for your needs, without any restrictions. The full list of providers are:

- Aegon
- AIG
- Aviva
- British Friendly
- Canada Life
- Cirencester
- Guardian
- Legal & General
- LV=
- Royal London
- Scottish Widows
- Shepherds Friendly
- The Exeter
- Unum
- Vitality
- Zurich



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Further information can be
found at:

- www.dwp.gov.uk
- www.entitledto.co.uk
- www.turn2us.org.uk



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