



EverydayProtect

EverydayProtect is designed to protect your clients in those unexpected moments that can disrupt everyday life.

It's simple, affordable, and non-underwritten. With a range of add-on cover it can be suitable for a wide range of circumstances, making it ideal for filling the gaps in your protection offering.

This table illustrates how you could present EverydayProtect, Optional Child Cover and ChildShield to different clients depending on their budget and needs.

	Standard	Enhanced	Comprehensive
	Features two units of EverydayProtect Core Cover plus optional Child Cover	Features two units of EverydayProtect Core Cover , two units of Child Cover plus Childshield Standard	Features two units of EverydayProtect Core Cover , two units of Child Cover and ChildShield Plus
Monthly Price	£26	£32	£37
Core Cover for you			
Broken Bones (Major & Minor)	Up to £2,000 per bone	Up to £2,000 per bone	Up to £2,000 per bone
Hospitalisation in the UK	£100 per day	£100 per day	£100 per day
Accidental permanent Injury and accidental death	Up to £80,000	Up to £80,000	Up to £80,000
Total permanent disablement	£100,000	£100,000	£100,000
Non-accidental death	Up to £4,000	Up to £4,000	Up to £4,000
Cover for your children			
Broken bones (Major & Minor)	Up to £500 per bone	Up to £800 per bone	Up to £1,100 per bone
Hospitalisation in the UK	£40 per day	£90 per day	£140 per day
Paralysis	£10,000	£15,000	£20,000
Cancer	£10,000	£15,000	£20,000
ICU Hospitalisation in the UK	£40 per day	£190 per day	£340 per day
Burns	£2,000	£7,000	£12,000
Type-1 Diabetes		£5,000	£10,000
Rheumatic Fever		£5,000	£10,000
Bacterial Meningitis		£5,000	£10,000
Benign Brain-Tumour		£5,000	£10,000



Putting it into practice

Standard – Mrs C: Employed office worker

Mrs C does not get income protection cover through her employer but would like some additional financial protection should she, or her child, have an accident or fall ill, and as a result is unable to work.

An option

- **2 units of EverydayProtect (£22)**
 - **2 units of Optional Child Cover (£4)**
- = £26

Example:

If Mrs C's child broke a bone, she could receive a pay out of up to £500, which offers financial support in the event of any income she may have missed out on whilst caring for her child.

Enhanced – Mrs A: Motorcycle courier

Ms A is self-employed and has a limited budget available for protection but wants to have some cover both herself and her child in the event of everyday accidents and illnesses.

An option

- **2 units of EverydayProtect (£22)**
 - **2 units of Optional Child Cover (£4)**
 - **ChildShield Standard (£6)**
- = £32

Example:

If Ms A's child broke a bone, she could receive a pay out of up to £800, which is an additional 60% higher than the previous example of a Basic level of cover. With this more enhanced protection offering Ms A can receive a higher level of financial protection in the event of her or her child suffering an accident or illness.

Comprehensive – Mr B: Builder

Mr B is self-employed and has long-term health issues. He has three children who are all sports mad.

An option

- **2 units of EverydayProtect (£22)**
 - **2 units of Optional Child Cover (£4)**
 - **ChildShield Plus (£11)**
- = £37

Example:

Under Mr B's ChildShield Plus policy all three of his children will be covered in the event of an accident or injury. Mr B could be entitled to a pay out 220% higher than if he had selected a Basic level of cover. His EverydayProtect policy will also ensure he is protected in the event of suffering an accident or illness.