



Whatever your circumstances in life, Accent Insurance can provide you with a plan to safeguard you, your family or your business. We will discuss what you need and then aim to provide a plan with the maximum benefits for premiums that will suit your price range and current insurance requirements. Please refer to policy documents for full policy wordings.

> LIFE ASSURANCE

A lump sum benefit that provides the sum assured to the policy owner upon death of the life assured. Also available is the Terminal Illness benefit that pays the policy owner a lump sum should the life assured be diagnosed by two independent doctors as having less than a year to live.

> INCOME PROTECTION

A plan that provides a monthly salary should you not be able to work through either accident or illness - tailored to meet all the family's current and future requirements. How do you meet your financial commitments if the household income stops? Do you have cash reserves to cover medium to long term disabilities? Premiums can be tax deductible. Please refer to your Accountant.

> FAMILY INCOME PLAN

This tax paid benefit enables you to leave a regular fixed monthly income for those who depend upon you financially after your death. You select how much and for how long the benefit is to be paid. This type of benefit is an ideal complement to lump sum insurance and relieves problems frequently associated with lump sum payments.

> CRITICAL CARE – TRAUMA – LIVING ASSURANCE

A lump sum benefit that provides the sum assured to the policy owner should the life assured suffer from a major health condition and survive 14 days without the assistance of life support equipment. Heart attacks, cancer, strokes and kidney failure are amongst a host of 'traumas' covered under this policy.

This can be available as an advance against the Life Assurance benefit or as a stand-alone lump sum benefit.

> TOTAL AND PERMANENT DISABILITY

A lump sum benefit that provides the sum assured to the policy owner upon Total and Permanent Disablement. This benefit can be available as an advance against the Life assurance Benefit or as a stand- alone benefit.

A lump sum payment is usually made in the event of the life assured being off work for three consecutive months and unlikely to resume in any or own occupation that the assured may be reasonably suited by education, training or experience.

> HEALTH INSURANCE

Vitally important for almost everyone in this era, products range from Major Medical only, Major Medical plus Specialists, to Major Medical plus Specialists including G.P. Fees. ■