



**We compare
You save
We Cover**

Say hello to We Cover



At We Cover we specialise in the provision of protection products, including life insurance, income protection, critical illness, and private medical insurance, to give our customers financial security in the event of serious illness, accident or death.

Our advisors understand what is at stake for you and your family - that is why we offer a free initial consultation with no obligation or conditions. We take the time to gain a thorough understanding of what is most important to you, what your financial protection needs are and how much value you put on them. Our purpose is to ensure that you get the right level of cover for your individual needs, so that you can rest assured that you and your family are protected, if you are no longer able to provide.

As an impartial agent, we can access and assess policies from a selected panel of insurance companies, in order to provide you with the optimum cover for your personal situation, at the best possible rates. Our customers are our utmost priority and our friendly team of trained, accredited advisors will put your needs above their own or the insurance companies. Thus ensuring that you get the best possible policy and the right level of cover for you.

When it comes to decisions regarding life insurance, income protection, critical illness, and private medical insurance, it's vital that your broker is looking after your interests, and this is what we specialise in. We provide financial and practical advice to ensure that you and your family are suitably covered, if illness or injury threatens your life, lifestyle or livelihood.

At We Cover, we operate on an 'advised' basis. This means that it is our responsibility to ensure that the policy we recommend is right for your individual needs. All of our team have undergone extensive training, have successfully completed a series of examinations, and are certified by the FCA to make tailored and personal recommendations. Our advisors have the knowledge, experience and qualifications to discuss the pro's and con's of any particular policy and to complete the application with you.

We differ from the majority of insurance brokers who operate on a 'non-advice' basis. 'Non-advised' brokers can explain policy requirements to you, but they are strictly not allowed to discuss the benefits or negatives of any particular policy, nor are they qualified to offer advice based on your individual circumstances and financial protection needs.



Protect your family's future

When it comes to protecting your family's financial future, it's important to take all steps possible to ensure their continued standard of living, if you are no longer able to provide.

Arranging your life insurance in the right way, a way that gives your loved ones the maximum possible support, is fundamental. One way to do this is by putting your policies into trust.

A trust allows you to set aside an asset to benefit your family or loved ones (the beneficiaries). Life insurance policies are such an asset, and putting a policy into trust can affect what happens to the payout from a policy in the event of your death.

The main advantages to putting a life insurance policy into trust are:

- They can help sidestep inheritance tax.
- You don't need probate to be granted in order for the policy to pay out.
- You could get greater control over your policy.

What most people don't realise, is that your insurance provider should be able to provide you with the option to put your policy into trust for free, so there's nothing for you to lose and everything for your loved ones to gain.

Our team of advisors will work with you to ensure that your policy is set up in the best possible way, to ensure the ongoing financial security of your family in the event of your death.

In the UK only 6% of policies are set up in trust.



Look after your dependants

Life Insurance

Purchasing life insurance is one of the most important decisions you make in your financial life, however, it is something most of us will put off until something happens that hits close to home.

The reality of it is, that if your children, partner, or other dependants rely on you and your income to cover the cost of living, including the mortgage and other daily expenses, you need life insurance. Life Insurance is designed to give you the reassurance that your dependants will be looked after, in the event of your death.

Life insurance will pay out money, either as a lump sum or as regular payments, upon your death. You decide the level of your policy, how it is paid out and what it will cover: from immediate costs (funeral costs, debt and estate settlement fees), to ongoing bills (food, housing and utilities), to future expenses (University fees and retirement), the choice is yours.

There are two main types of life insurance:

- A 'term life' policy runs for a fixed period of time, such as 5, 10, 20 years, etc. and only pays out if you die during the lifetime of the policy.
- A 'whole-of-life' policy will pay out no matter when you die as long as you keep up with your premium payments.

Our team will talk with you about your family situation and financial obligations, and make recommendations based on your individual circumstances, so you can rest assured that your loved ones will remain financially stable, if you're no longer there to provide.

1.8%

Only half a million families are protected in the event of the death of an income provider.

If you have a serious health problem when you take out a policy, your insurance might exclude any cause of death related to that illness, so the best time to ensure you have the optimum level of cover is when you are fit and healthy. Good health also typically means better rates, so you pay less and are covered for more!



A helping hand to get you through

Income Protection

It doesn't matter whether or not you have children or other dependants, if illness would mean you couldn't work, and you don't have suitable savings to cover your living expenses, you need to consider income protection.

Income protection is an insurance policy designed to help you in the event that you are unable to work due to illness, disability or injury. It covers most eventualities that leave you unable to earn a wage, either in the short or long term (depending on the type of policy), and replaces part of your income, ensuring that you continue to receive regular payments until you retire, or are able to return to work.

Some employers will provide for you if you are off sick, so it's always worth checking what you are entitled to after your sick pay ends, and then plan accordingly. With most income protection policies, there are often waiting periods before the payments start and generally the longer you are prepared to wait, the lower the monthly premiums.

Our team are experienced at understanding complex savings situations and financial obligations and will work with you to ensure you take out a policy that provides adequate protection for your individual needs.

1m+

Over a million workers per year find themselves unable to work due to a serious illness or injury.

There are no limits. You can claim as many times as you need to during the lifetime of the policy!



More choice over your care

Private Medical Insurance

In the UK, we are entitled to free healthcare from the NHS, but sometimes that's not enough. Whether it's getting around long waiting times, benefiting from the most advanced technologies or to receive a better standard of care, private healthcare is designed to supplement what is available on the NHS and to give you more choice over your care.

If you don't want to use the NHS, you might find it hard to pay for private treatment, especially for serious conditions, and that's where private medical insurance can help.

Depending on your policy, private medical insurance pays all or some of your medical bills, if you're treated privately. It also gives you a choice in the level of care you receive, and how and when it is provided.

Basic private medical insurance usually picks up the costs of most in-patient treatments such as tests, surgery, and private rooms, whereas more extensive policies may include out-patient treatments, including access to specialists and consultants.

The type of policy you require will depend on your age, current health and lifestyle. Our team are qualified to help you come to a decision on what level of cover will best suit your personal needs.

6.25%

Only 1.7 million UK households have private medical insurance.

NHS patients who require treatment in a hospital wait an average of 8.1 weeks and 1 in 10 wait longer than 18 weeks!



Financial support when you need it

Critical Illness Insurance

Critical illness insurance is a policy which provides you with financial support in the event that you are diagnosed with a serious illness, such as some forms of heart attack, stroke, or cancer. If you are diagnosed with one of these illnesses, a critical illness policy will pay out a tax-free, one-off payment to help you provide for you and your family, in whatever way you need.

This payment can be used for anything you wish, from regular household expenses such as mortgage, clothes and food, medical expenses and alterations to your home (such as wheelchair access should you need it), as well childcare and education costs.

You decide how much cover you need and what it should be used for, so you can tailor it to the changing needs of your lifestyle or family circumstances.

Our team will take the time to discuss your circumstances with you and make recommendations based on your unique situation, your ongoing needs and your current health. We ensure that we tailor a policy that has everything you need, so in the event of you being taken ill, you wouldn't have to worry about anything.

3m

Around 3 million people aged over 50 live with a serious disease in the UK.

The difference between regular health insurance that only covers items such as hospital bills and surgery, and critical illness insurance, is that with a critical illness policy you can use the money for whatever you need.





Policy enquiries: **03300 300 300**
General enquiries: **01157 788 406**
Email: **info@wecover.co.uk**
Web: **wecover.co.uk**

We Cover Group Ltd

First Floor, Blenheim Court,
Huntingdon Street,
Nottingham, NG1 3BY