



A Lump sum critical illness payment

- Cover additional medical costs outside insurance
- Make modifications at home / work
- Relocation costs
- Home help costs

Future proofing against all life's eventualities...

Insurance costs increase with age, it will never be cheaper than right now

Free terminal illness cover on life cover

- Accelerated payment of life cover benefits if life expectancy less than 12 months*

* Diagnosis must be at least 18 months before policy expiry date

Replace your income on death

Cover income if seriously ill

Legacy for children

Pay children's education fees

REMEMBER IPME

Why do I need Life & Critical Illness cover?

Financial peace of mind for you and your loved ones

Family support

Loan repayment

Cover funeral and repatriation cost

Mortgage Protection

- IRREVOCABLE Beneficiary
- Contingent Beneficiary

No bank assignment required
No bank administration at claim
Payees all known to us
Fully administered by Insurer

Regional New Business & Underwriting teams

04 436 2800 Mon-Fri 9am-5pm

(Opt 2) New Business
(Opt 3) Underwriting/Claims

new.business@fpiom.com
underwriting@fpiom.com

Business Protection

Protect against:

- Loss of profits due to illness
- Loan facilities
- Overdraft protection
- Shareholder protection
- Key person protection

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