



## Facing challenges of Life Assurance and Income Protection Free Cover Limits?

**Are you or members of your HR department maintaining full cover for your most senior staff?**

**Do you face challenges regarding your Directors and Senior Executives being required to go through medical underwriting as their entitlement has breached the scheme's Free Cover Limit (FCL)?**

**Are your members being asked to attend medical examinations, whether this be for the life assurance, income protection policy or possibly both?**

We are very much aware that such requests are very time consuming and costly for both your HR resource and your business leaders having to take time out of their busy schedules to satisfy the insurance companies' requests.

Here at 44 we have negotiated a range of solutions in the market whereby we can place additional amounts of cover to compliment your existing life assurance and/or income protection scheme at very commercial rates/premiums without the need for medical underwriting i.e. effectively increasing the FCL applicable to your key members of staff.



*If you would like to discuss this further please contact Mark Mayhew, Business Development Consultant at 44 Benefit Solutions Ltd on:*

**01277 523144 or 07841 021214**

**[m.mayhew@44benefits.co.uk](mailto:m.mayhew@44benefits.co.uk)**

**August 2017**

**44 Benefit Solutions Ltd**

**105 High Street, Brentwood, Essex, CM14 4RR**

44 Benefit Solutions Ltd is an Appointed Representative of 44 Financial Ltd which is authorised and regulated by the Financial Conduct Authority

Registered Address: Pera Business Park, Nottingham Road, Melton Mowbray, LE13 0PB Reg: 08272027

*This publication is for the general guidance of our clients only. It is not financial advice and is not an authoritative statement of law.*