



Features & Benefits for Policyholders

Administration

Features:

- A unique Business Protection, Keyman product from the commercial insurance market
- Cost compares favourably to:
 - personal disability and/or sickness cover, where this cover is available in the market
 - life industry products where similar covers for critical illness, permanent disability and income protection are available
- The range of covers provides the business with an unambiguous suite of protection
- Shareholders looking to protect the value of their shares can request a keyman cover
- Sole traders provided with limited suite of covers
- Rehabilitation costs included

Benefits:

- Provides financial assistance for the business following a permanent or temporary disablement to a key person
- Shareholders/Directors/Partners able to concentrate on recovery
- Cost competitive
- Assists the business by making funds available to meet its financial commitments
- Provides cover for:
 - Directors/Partners/Shareholder Protection
 - Overdraft protection
 - Mortgage/lease payments
 - Loan protection
 - Salary costs for hired replacement
 - Recruitment agency fees
 - Accidental death
- Secures protection for the business's finances and its shareholders
- Provides an immediate response to staffing issues arising through long term disability or sickness
- Supports Business Continuity Planning and ensures that a pre-planned process is in place for replacement of key individuals
- Maintains the value built up in the business
- Provides the business with adequate funds to purchase shares
- Benefits available should the Sole trader suffer a permanent or temporary disability
- Aides and expedites the recovery of the insured person
- Maintains business effectiveness

Marketing

Features:

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- Business selects indemnity required and the key person/s to be insured; however there is no cover for:
 - death through natural causes
 - Pre existing medical conditions (36months prior to cover being effective)
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- Simple application process and administration through Online trading platform
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- Aviva Insurance Limited, a Norwich Union company, appointed for claims handling
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Benefits:

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- Virtually all individuals provided with quotations with up to six Directors/Partners or Shareholders quoted for at any one time (larger Companies/Partnerships referred)
 - High limits of indemnity available
 - Accident and accidental death only cover
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- Quick, efficient quotation process and documentation issue.
 - No medicals, questionnaires or complex application procedure
 - Premiums can be paid by direct debit, credit card or cheque to broker
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- Expert claims handling when you need it most
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For more information contact your broker or visit www.zincis.co.uk

Website: www.zincis.co.uk **Email:** enquiries@zincis.co.uk

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