



Offering your clients more choice at a more affordable price

Essentials Plan

At PruProtect we believe in cover that's there when your clients need it and can reward them when they don't. We understand that each of your clients may have very different lifestyles and needs which is why we tailor our products with this in mind.



With our **Essentials Plan**, your clients can get our **online only** Life and Serious Illness Cover, from just £8 a month. And, even with a more affordable option we still cover 161 conditions on our Comprehensive Plan compared to traditional critical illness policies that cover an average of 35 conditions.

Our Essentials Plan offers you more choice and offers your clients more tailored cover - so they only pay for the essentials.

Why choose the Essentials Plan for your clients?

More tailored cover

This plan is suitable for those who are less likely to need everything we offer in our PruProtect Plan e.g. suitable for your clients that may be single, couples without children, or potentially those that are already homeowners.

More conditions covered so your clients are more likely to get a payout

161 conditions covered with our Comprehensive Plan, and 100 with our Primary Plan so your clients will be covered for serious illnesses and partial disabilities, not just critical ones.

Cover at an earlier stage, so your clients get paid sooner

The amount we pay your clients is based on the severity of the illness and the impact on their lifestyle. This means we can make a payout to your client at an earlier stage of their illness, even if it's not life threatening.

Multiple claims

Our unique Minimum Protected Account option (available from £5 per month) tops up your client's Life or Serious Illness Cover immediately after a claim, with no further underwriting, exclusions or premium increases!

Flexibility

Even though we've removed some of the non-essential benefits such as Guaranteed Insurability Options (available on our PruProtect Plan), your clients have the flexibility of adding or reducing cover, as well as the option of annual automatic increases in cover on the same plan. Your clients can also upgrade to the PruProtect Plan at any time (subject to underwriting).

PLUS

Your clients get access to our unique Vitality programme

All our plans come with Vitality, a health and wellness programme that helps you live a healthy lifestyle. We give you tools such as online health assessments and meal planners. And we also give you discounts on things like health screenings and programmes to help you stop smoking.

A summary comparison of the PruProtect Plan and the Essentials Plan

Our Essentials Plan can provide your clients with flexible comprehensive cover you can also upgrade your clients to our PruProtect Plan as their needs and lifestyle change.

	PruProtect Plan	Essentials Plan
Minimum premium	£10pm	£8pm
Vitality - our health and wellbeing programme	✓	✓
Opportunity to receive premium discounts each year based on your client's Vitality status	✓	✗
Vitality Plus - additional discounts on gym membership, holidays, cinema tickets and health spas	£12.50pm	£12.50pm
Benefits available:		
- Life Cover	✓	✓
- Serious Illness Cover	✓	✓
- Income Protection Cover	✓	✓
- Family Income Cover	✓	✓
- Education Cover	✓	✓
- Health Cover	✓	✓
- Unemployment Cover (provided by St Andrew's)	✓	✓
- Disability Cover	✓	✓
- Optional Serious Illness Cover for Children	✓	✓
- Life Cover for HIV+ individuals	✓	✓
- Minimum Protected Account	✓	✓
- Protected Life Cover	✓	✓
- Accelerator (pricing option)	✓	✓
- Waiver of Premium on Incapacity	✓	✓
- Waiver of Premium on Death	✓	✓
- Waiver of Premium on Serious Illness Cover	✓	✓
- Whole of Life Cover	✓	✓
Serious Illness Cover:		
- Primary (Severity A-D)	✓	✓
- Comprehensive (Severity A-F)		
Automatic Serious Illness Cover for children	✓	✗
Guaranteed Insurability Options for Life Cover, Serious Illness Cover, Disability Cover and Optional Serious Illness Cover for Children	✓	✗
Guaranteed Insurability Options for Income Protection	✓	✓
Immediate Cover Benefit	✓	✗
Free cover whilst your clients wait for their mortgage to be accepted	✓	✗
Mortgage interest rate for decreasing plans	10%	7%
Application:		
- Online application	✓	✓
- Paper application	✓	✗

Find out more

To find out more about our Essentials Plan or any of our other products, please speak to your Account Manager or take a look at pruprotect.co.uk.

0808 234 3000
pruprotect.co.uk

