



Introducing a simpler, faster income protection application process to get your clients covered in 10 minutes

A recent Cover survey highlighted that 85% of advisers find 'underwriting decisions and processes' the main friction point when selling protection. With this in mind, we want to improve your experience with us by speeding up the application process for our short-term (one or two-year) Income Protection simplified application plan.

Quote, apply, and get a decision for your clients in just 10 minutes with our simplified Income Protection application process for short-term cover. With a concise set of medical questions, we can let you know straight away if your client is eligible for cover through moratorium underwriting*. There are no underwriters, queues, or pre-sale enquiries needed, meaning you can get your clients protection cover quicker than before.

You can also make the most of the following perks as an adviser with us:

- Competitive commission rates for placing business with us
- No loading or rating of premiums, offering certainty to your clients
- Your clients can enjoy enhanced benefits with Nuffield Health when they become Income Protection members - this includes a 24/7 GP service, an emotional well-being platform, and a 20% discount on Nuffield Health gym membership

Interested in selling Income Protection with us?

If you work with us already, or want to start, please click the link below.

[Find out more](#)

**We will not pay any benefits under this plan if your client's inability to work is related to a pre-existing medical condition.*

This is: Any condition, illness, disease, sickness whether specifically diagnosed or not, which they have had in the three years immediately before applying for the plan.

This will apply until: They have been clear for two years from the start date of their plan of this condition and had no symptoms, consultations or treatment relating to it

Reference: [COVER Survey: Advisers damning of protection insurer service levels \(covermagazine.co.uk\)](#)