

# We've enhanced our non-underwritten Accident Only Income Protection

We're always looking to make our products better for your clients. So following adviser feedback, we've added the following features to our **Accident Only Income Protection** product:

- An extended waiting/deferred period option of 365 days, so your clients can now choose to wait 30, 60, 90, 180 or 365 days before we start to pay their benefit.
- A new maximum claim period of 5 years, where the maximum benefit will be £2,000 per month.
- A £1,500 rehabilitation benefit to go towards treatment to help clients recover from their accident quicker.



## Fracture cover

Our new fracture cover add-on which will pay out based on mild, moderate and major categories of fracture.

- It has a single, simple benefit structure.
- Your clients can claim up to £3,000 in any year.
- Claims won't affect your clients' AOIP cover. So, they can still claim the main benefit if they are unable to work.

To find out more and to read the full policy summary, [visit our website.](#)  
Or, give us a call on 0333 014 6296

