



Tailor your clients' protection cover with our **Personal Menu Plan**

Our range of covers

With our Personal Menu Plan you can mix and match a range of covers and benefits with different sums assured and plan terms to tailor the cover that suits your clients' needs and budgets.

Benefits of our Personal Menu Plan



Deliver what your clients need

Mix and match a range of covers to suit your clients' individual needs. For example, by combining Income Protection with Life Cover you can make sure they've got a regular income to help cover expenses if they're unable to work, as well as ensuring that their mortgage is protected.



Underwrite Later

With our [Underwrite Later](#) option, we'll place your client's plan on risk for up to six months while we wait for any medical information we might need to fully assess the application.



Free cover

Waiting on a mortgage completing can sometimes take time. That's why we can provide your clients with cover as soon as we've received their application - so they're protected even before their plan starts.



Family income benefit

Your clients can choose to receive any potential Life Cover or Critical Illness Cover claim as an income rather than a lump sum which could result in reduced premiums.

The cover available from our Personal Menu Plan can change with your clients. So, if it's protecting their mortgage, family, or the lifestyle they've built – we've got it covered. All with just one application, one plan charge and one direct debit.

Discover full benefits of Personal Menu plan

Explore our protection literature library

Find [literature](#) to help you apply for and manage protection plans and support your client conversations. Download forms, sales aids, key facts and more.