



Insurance Philosophy

1 Claims first, always.

We are there for you when you really need us – claim time. If you're having to claim on one of this covers, something bad has happened, and hopefully we can make life a little easier for you.



2 Focus on income

The way we look at it, No Income = No Life. A large part of our conversation with you will relate to the importance of your income, and how this keeps everything together.

3 Play the long game

Obviously there is a need to focus on cost right now, but we also need to make sure your covers are flexible enough that you are able to keep the protection you need, for as long as you need it.



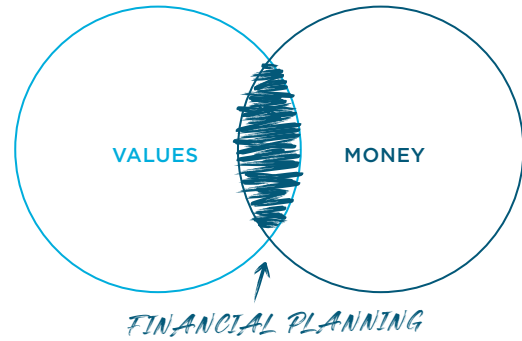
4 Educate, not sell

We help you to understand all of your options so that you can make a well-informed decision of your risks, and what you want to protect. Often, this involves some compromise, to make sure you can afford it, we work with you to understand what these compromises are, and what they mean to you.

5 Focus on your goals / plan

Insurance isn't the most exciting topic – we get it!

Really, it's about understanding what's important to you, and all we are doing is making sure you can have these things, whatever happens.



6 Research-based

We use independent research, combined with our collective experience to recommend which insurance company is right for you. This means that you are getting value for money, and products that are designed to work for you.

7 Keeping it relevant

Life changes. And it's important that your protection plans change to reflect this. Through our regular reviews, we want to make sure that the plans you have in place reflect your current life stage, and your personal values.



8 Underwritten Cover

We want you to have the most certainty possible at claim time, so we believe in underwritten cover. Yes, that means filling in those nasty forms – but luckily we know our way around this, and can make it easy for you to fill these in.





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