

'HEALTH & PROTECTION INSURANCE'



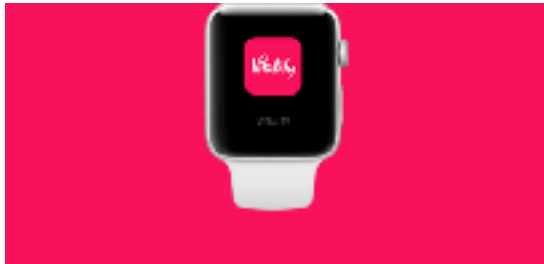
liability
& general
insurance brokers

CONFIDENCE - COMMUNITY - TRUST - RESPECT

Liability and General Insurance Brokers Ltd are commercial and construction specialists focusing on what's important; the customer. Our branded products are unique and provide the 'peace of mind' that your insurance is handled by the very best the industry has to offer.



Our bespoke range of solutions to Health & Protection Insurance allows us to create a package that truly gives our clients peace of mind



Apple Watch

Pay from £69 upfront for Apple Watch Series 2 and you could pay nothing more if you stay active with Vitality.



Ocado

up to 25% off healthy food and free delivery



Virgin Gyms

Up to 50% off monthly membership fees. A joining fee will apply.



Cineworld / Vue

Get active and enjoy a cinema ticket every week.



British Airways

Up to 40% off return economy flights within the UK and Europe, including taxes and charges.



Champneys

75% off one, two and three night Spa Stays and Spa Days.

Private medical Insurance

Liability & General
Insurance Brokers
partner with Vitality who
are a leading provider of
Group Protection & PM
Insurance throughout
UK & Ireland

▼ Your health is your greatest asset. As a business owner, you cannot afford for your health to threaten the success of your business, which makes year-round, thorough healthcare a business necessity.



What is PMI?

PMI provides individuals with a greater degree of flexibility in their care and treatment. With PMI, individuals have quicker access to treatments and a wider selection of care environments, specialists and treatment facilities. This type of insurance is capable of supplementing the services and care that the NHS provides, which can benefit both individuals and businesses.

Depending on whether you are purchasing medical insurance as an individual or business there are a number of PMI themes available to suit your needs

What does PMI cover?

The purpose of PMI is to provide the policyholder with a method to pay for the customised treatment of short-term, curable conditions.

PMI policies can provide cover for

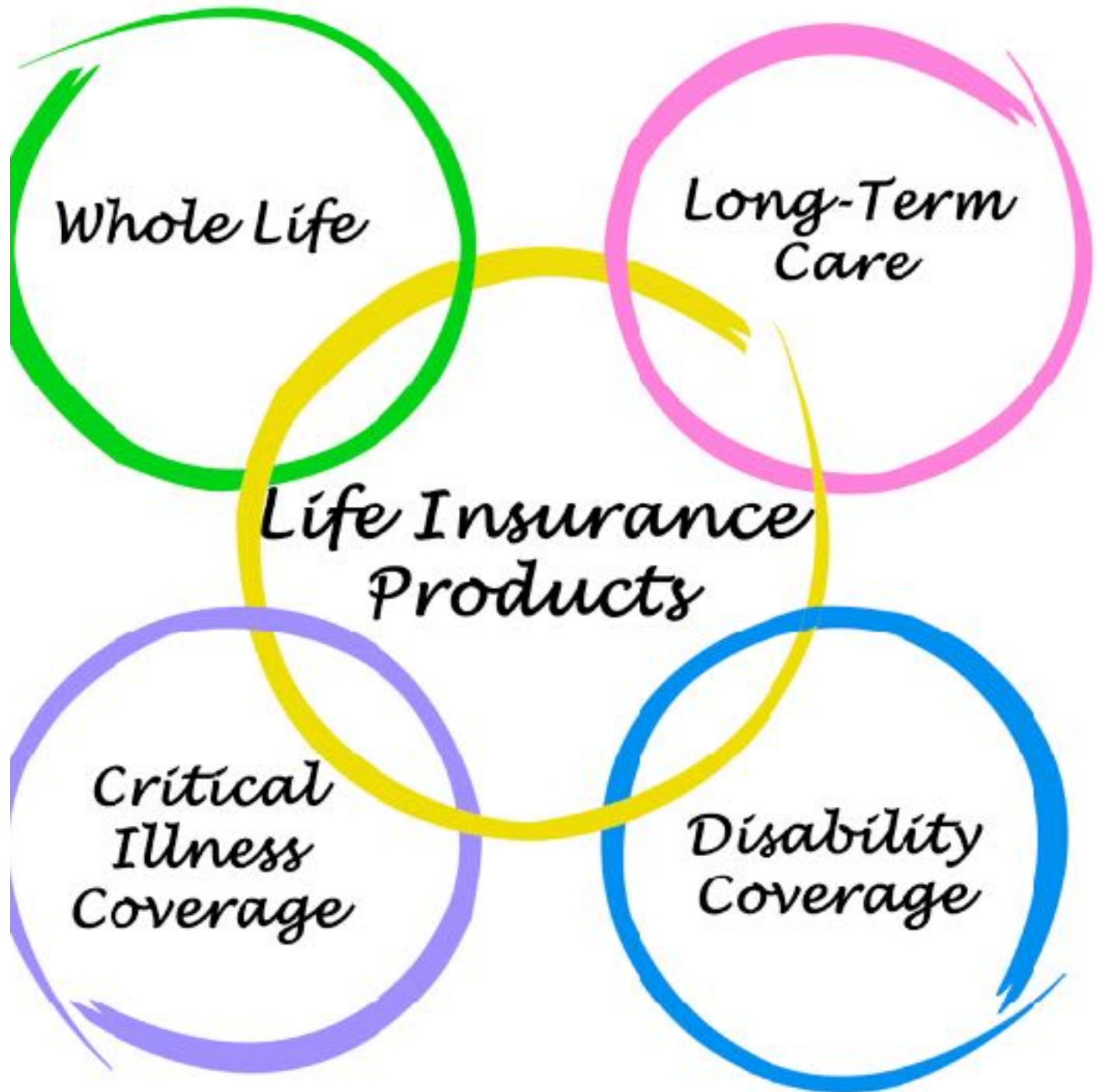
- * Inpatient hospital charges
- * Inpatient specialists fees
- * Outpatient Charges
- * Extended Cancer Cover
- * Private Ambulance



Group Critical Illness Cover-

Designed to provide financial support for your employees when they are diagnosed with a critical illness or undergo an operation covered by the policy.

By providing a Group Critical Illness benefit to your workforce, it can help show that you care about your employees and their welfare. Group Critical Illness cover can provide employees with a lump sum to spend on anything they need; paying bills, to complete any alterations to their home that need to be made as a result of their illness, or that will help with their recovery. The last thing anyone wants when they are ill is additional financial worries



Key Person Insurance

The absence or loss of a key employee in your business could have a major impact. The Business could suffer badly, with sales and profits falling and increased amounts of work and pressure for the remaining staff



▲ Key Person Protection is designed to pay out a lump sum on the death of the insured key person, during the length of the policy. It can significantly help the business to recover. The proceeds can be used to help replace lost profit or finding and hiring a replacement

Engagements / Rewards

- * Money off things that are good for you - like health checks and stop smoking programmes
- * The opportunity to reduce your protection premiums every year with discounts on your plan
- * The more you look after your health, the bigger your rewards
- * Active Rewards - some rewards are weekly treats that can be unlocked by getting 'Active'



1

Group Life

Group Life cover helps you deal with one of the most difficult situations to happen in your workplace. It can be a time that's highly charged with emotion and there are unexpected considerations for everyone involved. With Group life cover in place, financial support is provided to your employees' loved one as well as practical bereavement support at a time when it's needed the most.

2

Group Personal Accident

This cover may include insured events which have occurred at any time and in any place in the world. During activities performed by the insured person/s both in their private and working lives.

3

Business travel

- * Aims to provide peace of mind for important business trips
- * Valuable business equipment can be covered for theft or loss
- * Can include Leisure trips for spouses and children of the Directors / Employees



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About the Group

Liability and General is a leading UK specialist commercial insurance broker, partnering with James Hallam Ltd, a respected London Insurance Broker.

Our offices are situated in the heart of Suffolk to provide local presence and relationships within the communities and business sectors. Our London office serves as a gateway into the Lloyds & London marketplace bringing experience and knowledge in abundance.

Our mission is to not only provide the right policy at a competitive price, but to become part of your company and assist in the important decisions that affect your business & risk management

Visit us at www.liabilityandgeneral.co.uk

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Would you like to talk?

if you have any questions or would like to discuss your current arrangements further; we're here to help. [01473350456](tel:01473350456) Office

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