



HIVE
Insurance Services

GUARANTEED LIFE

Life insurance and critical illness
cover with no medical questions

www.hiveinsure.co.uk



This is a marketing communication

In support of
Avon
Wildlife Trust



WELCOME TO THE GUARANTEED LIFE PLAN

LIFE INSURANCE IS ONE OF THE MOST IMPORTANT FORMS OF PROTECTION AND AN ESSENTIAL CONSIDERATION FOR MANY PEOPLE...

Yet buying life insurance isn't always an easy and straight forward process, particularly if you have a complex medical history, take part in certain sports, or have a high risk occupation.

LIFE WITHOUT THE FUSS

Very often you'll have to complete numerous questionnaires and wait weeks for the insurer to collect your medical history. And at the end of this process, the insurer may decline to offer you cover, or increase your premiums to an amount you can no longer afford.

This is why we've created the Guaranteed Life Plan, a no-fuss approach to life insurance.

There are no underwriting questions making the whole process refreshingly quick and simple. And you'll have the reassurance that your premiums won't increase during the application process, so no nasty surprises at the end.

Life's simple - lets keep it that way!

- ✓ NO MEDICALS
- ✓ GUARANTEED ACCEPTANCE*
- ✓ FAST AND SIMPLE
- ✓ AFFORDABLE OPTIONS

** Subject to basic eligibility - see following page*



BENEFITS AND COSTS

**ADDITIONAL
£25,000
ACCIDENTAL DEATH
BENEFIT INCLUDED
ON ALL PLANS**

		BRONZE	SILVER	GOLD
LIFE COVER ONLY		£50,000	£75,000	£100,000
Non-smoker	Age 18-50	£12.49	£17.59	£22.69
Smoker	Age 18-50	£27.14	£39.57	£51.99

		£50,000 + £25,000	£75,000 + £37,500	£100,000 + £50,000
LIFE COVER + CRITICAL ILLNESS COVER				
Non-smoker	Age 18-50	£28.85	£42.12	£55.40
Smoker	Age 18-50	£56.35	£83.37	£110.40

Critical illness covers the following illnesses: Bacterial Meningitis, Cancer, Coronary Artery By-Pass Grafts, Heart Attack, Kidney Failure, Major Organ Transplant, Multiple Sclerosis, Stroke. Please see the Policy Document and Critical Illness Guide for full information.

FREQUENTLY ASKED QUESTIONS

WHO CAN APPLY?

- ▶ You permanently reside in the United Kingdom (excluding Northern Ireland)
- ▶ You are aged between 18 and 50 at the start date of the plan

CAN MY PARTNER AND CHILDREN BE COVERED?

Yes, assuming your partner is eligible for the plan, they can also be included. Children cover offering £5,000 life cover is also available – please speak to your adviser for a quote.

WHAT ARE THE KEY EXCLUSIONS?

- ▶ Pre-existing conditions
- ▶ AIDS, HIV or ARC
- ▶ Alcohol or drug abuse
- ▶ Self inflicted injury
- ▶ Acts of negligence and criminal acts

PEACE OF MIND ON YOUR PREMIUMS

When you take out the plan, you'll have the reassurance that your premium won't change for the first 5 years. After this period, we'll write to you to let you know your new premium, which will be fixed for another 5-year term.

At the first 5-year renewal date following your 56th birthday, your life insurance benefit (and critical illness benefit if chosen) will be reduced by 50% and your premium will be recalculated.

Your life cover will end at the first 5-year renewal date following your 68th birthday. If you have chosen critical illness benefit, this will end at the first 5-year renewal date following your 61st birthday.

Please read the Policy Document for full terms and conditions. All premiums quoted include insurance premium tax and administration fees. They are correct at May 2020 and may change without notice.



THERE'S A BUZZ ABOUT HIVE



Buying insurance can be complicated, but it really shouldn't be. So we've set out to do things differently - create a bit of a buzz if you like...

With over 20 years of experience behind us, we're obsessed with one thing - and that's making insurance simple and accessible to all.

And we're doing this for a good cause - so more people can better protect their lives making them feel safe, secure and happy.

In support of

Avon
Wildlife Trust



WE'RE ALSO DOING OUR BIT...

We feel it's not enough to simply protect our customers. We're also deeply committed to protecting the environment and minimising our impact. So every member of the Hive team has signed up to 20 promises to work as sustainably as possible. You can read more about this on our website.

We're also proud members of Avon Wildlife Trust and for every policy sold we donate £1 to them. With your support we'll help the charity create and restore a wildlife-rich natural world, including beautiful wildflower meadows which help bees and other pollinating insects to flourish. You can read more about their amazing work at www.avonwildlifetrust.org.uk.

IMPORTANT INFORMATION

NO FUSS UNDERWRITING

When you apply there are no medical questions, so it's quick and easy to organise cover. Any medical condition that you are aware of or have received treatment in the last 3 years for will be excluded – unless you've been symptom-free and not received any advice or treatment for it for two years after your effective date.

Any new medical conditions will therefore be covered – but please refer to the Policy Document for full details.

CANCELLATION RIGHTS

If for any reason you're not satisfied with your plan, you may cancel it within 30 days from its start date for a full refund, provided that you've not made a claim.

HOW TO MAKE A CLAIM?

Simply call the claims team on 0800 032 7775.



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