



## Personal protection for life's flight plan

**Owl Financial is a UK-wide advice business that's focused on helping people secure the right level of protection cover. We pride ourselves on delivering a professional, face-to-face service.**

At Owl Financial, we firmly believe in the value of personalised advice.

Owl Advisers are trained to a high standard and the quality of the advice we provide is constantly assessed. We

work within strict guidelines to ensure the advice we give and the products we recommend are appropriate for your needs.

Owl Financial is a trading style of Openwork Limited, one of the largest financial advice networks in the UK. Openwork is a professional community with more than 3,500 financial advisers at its heart and has been present in the UK financial advice market for more than 40 years.

We can recommend a superb combination of protection products to help you and your loved ones benefit from financial peace of mind. We can also help if you need a mortgage or would like advice on building or contents insurance to protect your home. Additional services\* are available, including private medical insurance, commercial insurance and wills.

### Income Protection

Income Protection Insurance pays out a regular tax-free income if you become unable to work because of accident or sickness.

You can buy cover that will pay you a monthly income either until your planned retirement age, return to work or death - whichever is the earlier - or for a limited amount of time. Short term policies are also available which pay a monthly benefit for up to 12 months in the event of accident & sickness.

### Life Insurance

Life Insurance (sometimes known as Life Assurance) helps provide financial security for people who depend on you, should you die. There are different types of life insurance - the most appropriate type for you will depend on your personal circumstances.

**Term insurance** is the simplest type of life insurance. You choose how long you're covered for, eg. 20 years (the term), and the policy pays out if you die within the agreed term. You can also take out term cover as a joint policy, if this is to be used for mortgage purposes, with the policy paying out on the first death only during the term.

**Whole of Life cover** for funeral expenses is also available. This is typically suitable for people aged over 50 with no dependent children. The policy will pay out upon death of the life assured or diagnosis of a terminal illness where life expectancy is less than 12 months.

\* introductory service (specialist partners will provide advice)

### Critical Illness Insurance

Critical Illness Insurance pays out a tax-free lump sum on the diagnosis of certain life threatening or debilitating (but not fatal) conditions including heart attack, stroke, cancer and major organ transplants. Policies usually only pay out once.

### Accident Protection

This type of cover is designed to give you financial protection by providing a cash lump sum if you were to suffer from a specified accidental injury. You can also choose additional benefits on top of the standard cover, like cover designed for children.

### Home Insurance

Home Insurance provides you with peace of mind by protecting your home, contents and personal possessions from loss or damage. There are two main types of home insurance: buildings insurance and contents insurance.

### Landlord's Insurance

This helps landlords to protect their rental property. Cover to protect against malicious damage by tenants is available.

### Mortgages / Remortgages

Our Mortgage Team can arrange mortgages for those looking to buy a home or wish to borrow additional money via a remortgage. Terms & conditions apply.

### Additional Services\*

For your benefit, we've teamed up with specialist partners who can help with commercial insurance, private medical insurance and Wills. Please ask for details.

Your home may be repossessed if you do not keep up repayments on your mortgage.



## Contact us

Name:

Tel:

[www.owlfinancial.co.uk](http://www.owlfinancial.co.uk)

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