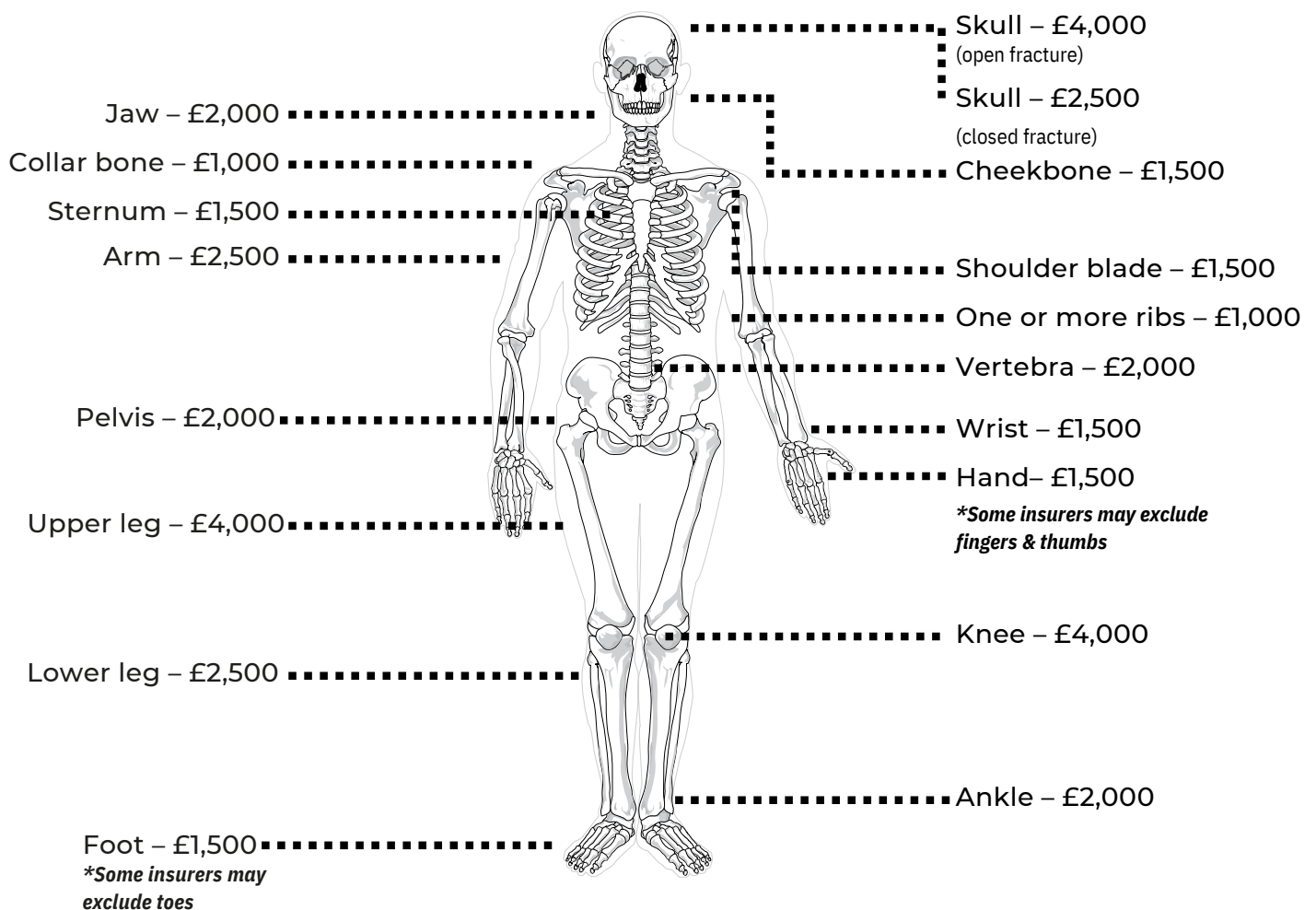


Fracture Cover Guide

The diagram below illustrates how a major insurer handle claims for each fracture. It's important to note that some Insurers can pay up to £7000 per break/fracture. **This example is loosely based on an insurer we selected specifically for 'high-risk' Sports like Rugby, Football etc.**



Other Fracture Cover Key Facts:

- *How you obtain a Fracture Cover Plan:*
 - Included with some Insurers as part of Income Protection Plan.
 - As above but for just the minimum premium to use the Fracture Cover Only.*
 - Added as a standalone additional benefit.
- With a specialist insurer, you can add coverage for ligament tears, dislocations, and tendon ruptures, starting from £10 per month.
- Most insurers offer claims for multiple fractures.
- If you combine this coverage with Income Protection, you can claim both simultaneously.*

*Subject to Health & Lifestyle Questions

*Income Protection is subject to a deferred period.

Fracture Cover Guide

Fracture Cover Core Benefits:

No 'deferred' period

Although fracture cover is included with income protection as standard, claims do not affect your main coverage. This means you won't need to wait for your chosen deferred period to end before receiving your pay-out. For standalone plans or those connected to a life policy, there is also no deferred period.

Multiple fractures covered in the same claim

If you happen to fracture more than one bone, you won't have to decide which fracture to claim for.

Some insurers provide coverage for multiple fractures within the same claim. *Subject to limits.

For instance, if you were to fracture your ribs, wrist, and hand in an accident, you could claim for all three fractures.* For instance, if you were to fracture your ribs, wrist, and hand in an accident, you could claim for all three fractures.

Up to two claims in 12 months with most Insurers or set claim limit

You can make up to two fracture cover claims in each 12-month period. This means that if you were to break two major bones in one year, according to the diagram, you could receive £8000. However, with some insurers, this amount could be higher.

*Subject to limits.

Ligament Tears, Tendon Ruptures & Dislocations Add-On

One insurer provides an add-on that covers less serious injuries like ligament tears, tendon ruptures, and dislocations. This means you can claim for these injuries in addition to fractures, and you may also receive extra benefits such as coverage for loss of hearing, paralysis, loss of limbs, and more, all by opting for this type of plan.

Tailored for sports like Rugby, Football, contact sports in General

For individuals passionate about contact sports such as Rugby, Football, and other similar activities. We can tailor the protection to the unique risks associated with these sports in mind, this insurance plan provides enhanced coverage to ensure amateur and in some cases, Semi-Professional athletes can pursue their passion with confidence. From fractures to ligament tears and dislocations, we can provide peace of mind on and off the field.

Tailored for 'Risky' Occupations

Whether you're in construction, working at heights, or any other hazardous profession, this type of plan can provide enhanced protection to ensure you are covered against various work-related injuries.

For Further Guidance on 'Deferred' Periods, see here:
folignoandco-mortgage.co.uk/income-protection

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