

## THE NEXT GENERATION OF BUSINESS COVER

VitalityLife's market leading Serious Illness Cover is now available on its Business Protection Plan, along with a wide range of other enhancements.

This is a sponsored update from Vitality.



"Small and Medium Enterprises are the backbone of the UK economy, with companies of less than 10 employees accounting for 96% of all businesses. These businesses are particularly vulnerable to the loss of a key member of staff in an environment that's seeing a record number of businesses close. Despite this, around 60% of new business owners are trading without any form of insurance in place." says Sally Burrowes, Director of Distribution Operations.

To help advisers and business owners put appropriate cover in place, VitalityLife is making a range of enhancements to its Business Protection and Relevant Life Plans. For the first time, a version of VitalityLife's market-leading Serious Illness Cover, specifically tailored for business protection, will be available to business customers.

This includes an optional benefit called Protector. Where Protector is selected, claims for less than 100% will not reduce the remaining level of cover, meaning the full sum assured is still available in the case of a Life Cover or 100% Serious Illness Cover claim. Additionally, conditions that are typically covered at 100% on critical illness plans are boosted to 100%.

VitalityLife are also making a range of other enhancements that will allow greater flexibility for advisers to create bespoke solutions for their business customers. These include increasing the amount of Immediate Cover available, expanding the entry and expiry ages for their Business Protection Plan, and adding Wellness Optimiser and Guaranteed Insurability Options to their Relevant Life Plan.

"Finally, we're continually investing in making it easier for advisers to do business with us. To streamline the process of writing business protection with VitalityLife, we've recently introduced online signature-free trusts. We're also adding telephonic underwriting, which will be performed by our trained Vitality Nurses."

For more information visit the [Launch 2019 campaign webpage](#) or speak to your Vitality Business Consultant.

**PUBLIC**

**AVAILABLE VIA LIFEQUOTE PORTAL**

VitalityLife's Serious Illness Cover is available to you via the LifeQuote Portal. [Click here](#) to get started.

For further information please contact the Sales Support team on 01243 791199.

To view our previous updates please click [here](#).

Best regards,  
LifeQuote Team  
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