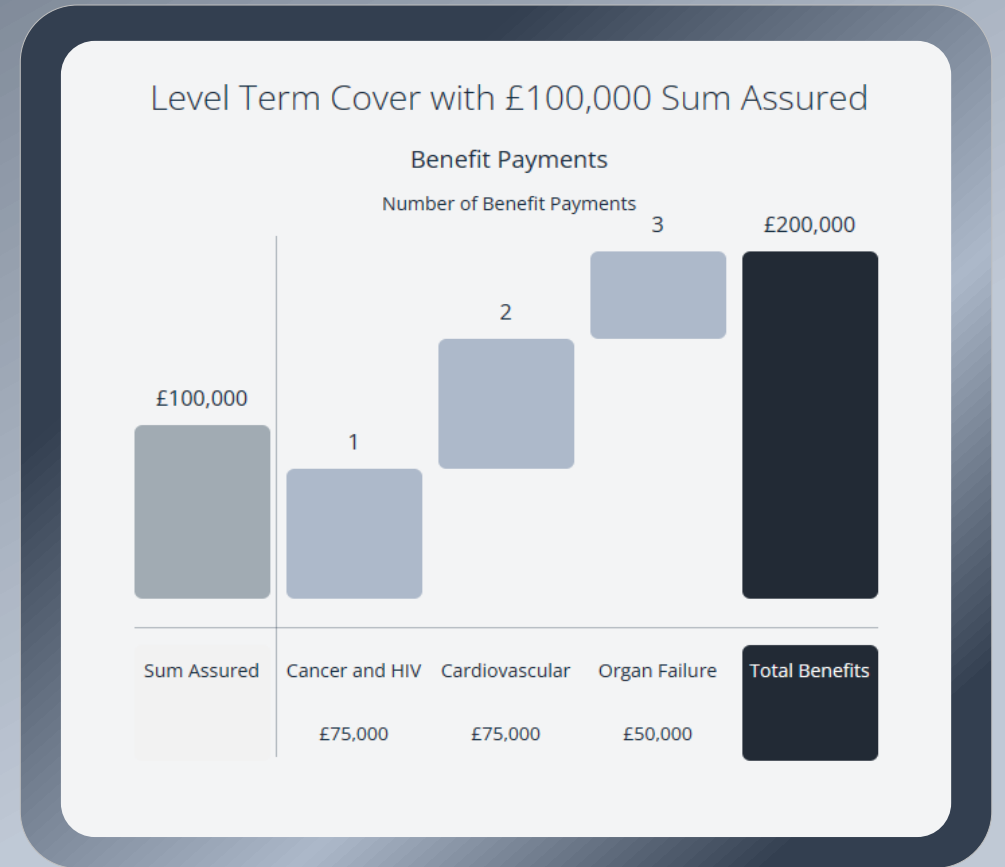


# The Multi-Claim Calculator User Guide

*Benefit calculations for Assura Dividend Life  
200% Multi-Claim Term and Critical Illness  
Insurance.*



## Assura + Protect



## Why did Assura create Dividend Life Multi-Claim Cover?

+ Modern medicine has increased the likelihood of surviving a serious illness and extended life expectancies.

+ Traditional critical illness policies, which pay a single benefit on an initial claim (after which the cover ends), will leave policyholders without protection.

+ After a critical illness claim policy holders still require mortgage and family cover in addition to potential inheritance tax solutions.

+ Assura Protect's Dividend Life, with 200% multi-claim Critical Illness Cover, was designed with the simple goal of providing "Better Cover ... Longer".



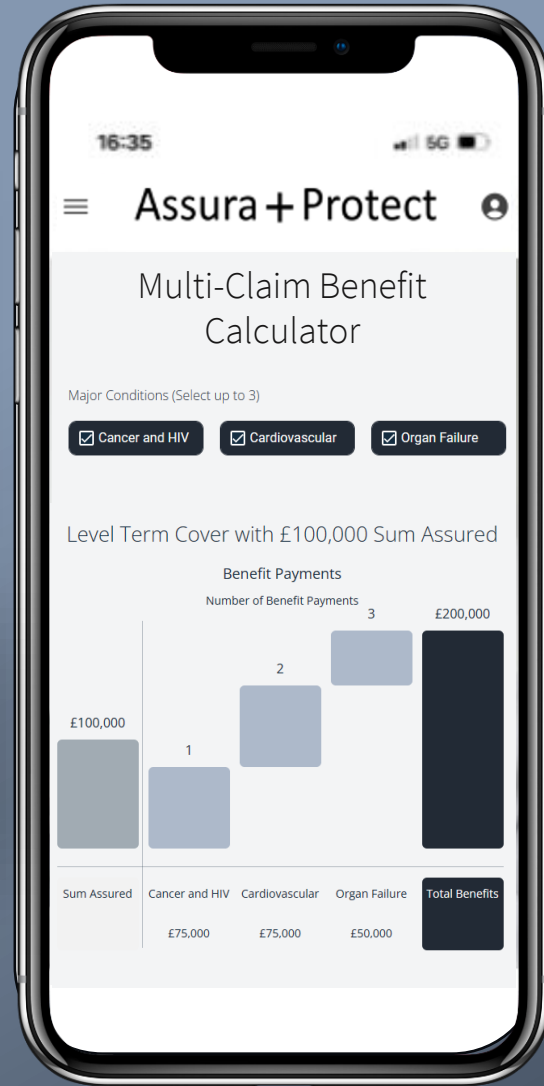
We are Life Empowered

200%

Maximum benefit of sum assured for major conditions

Up to:

3 Major Claims  
Per Policy



## How does Multi-Claim Term Life & Critical Illness Cover work?

+ 5 Major Condition Categories Covered.



Cancer & HIV   Cardiovascular   Organ Failure   Neurological   Disability

+ One claim for each major condition category.

+ Maximum 3 major claims for a total benefit of up to 200% of the Sum Assured for major conditions.

+ All claims must be for 'unrelated' conditions and not claimed under the same major condition category.

+ 1<sup>st</sup> Claim – Receive a fixed benefit of 75% of your sum assured.

+ 2<sup>nd</sup> Claim – Receive a fixed benefit of 75% of your sum assured.

+ 3<sup>rd</sup> Claim – Receive a fixed benefit of 50% of your sum assured.

+ Additional Covers: Child cover and partial benefits are not included as major claim benefit(s).

# Dividend Life Multi-Claim Compared

Term Life with Critical Illness	Assura + Protect	National Life Insurer 1 <sup>1</sup>	National Life Insurer 2 <sup>1</sup>	National Life Insurer 3 <sup>1</sup>
<b>▼ Cover Type</b>	<b>Life and Critical Illness</b>	Life <u>or</u> Critical Illness	Life <u>or</u> Critical Illness	Critical Illness Only
Benefit / Claim	Multi	Single	Single	Single
Max # of Claims	3	1	1	1
Maximum Benefit (% of Sum Assured)	200%	100%	100%	100%
<b>▼ Conditions Covered<sup>4</sup></b>	<b>42</b>	37	40	41
Child Cover	Included	Included	Included	Included
Accident Cover	Included	Included	Not Included	Not Included
Partner Cover Type	Dual	Joint	Joint	Joint
Lives Covered	Both	First	First	First
Maximum Benefit (% of Sum Assured)	200%	100%	100%	100%
<b>▼ Monthly Premiums<sup>5</sup></b>				
Level Term - Single	£ 30.37	£ 31.05	£ 33.39	£ 44.41
Decreasing Term - Single	£ 21.07	£ 20.83	£ 24.79	-
Level Term - Partner	£ 59.63	£ 56.51	£ 62.24	£ 81.62
Decreasing Term - Partner	£ 41.22	£ 37.64	£ 46.86	-

4. Core conditions covered and included as in standard and/or base premiums.

5. Indicative policy pricing for 35-year-old / £100,000 Sum Assured / 20 Year Term with no medical loadings derived from publicly available company websites and price comparison websites on May 26, 2023.

We are Life Empowered

# Dividend Life Multi-Claim Calculator in 3 Simple Steps

1. Select level of protection and policy sum assured.

Policy sum assured

£100,000



2. Choose different conditions and claim scenarios.

Major Conditions (Select up to 3)

Cancer and HIV

Cardiovascular

Partial Cancer (Select 1)

Prostate Cancer

Additional Covers (Select up to 3)

Accident Benefit

Child Cover -1

Death (Select either Death or Related Death)

Death / TI / TPD

3. Review potential benefits and total cover available.

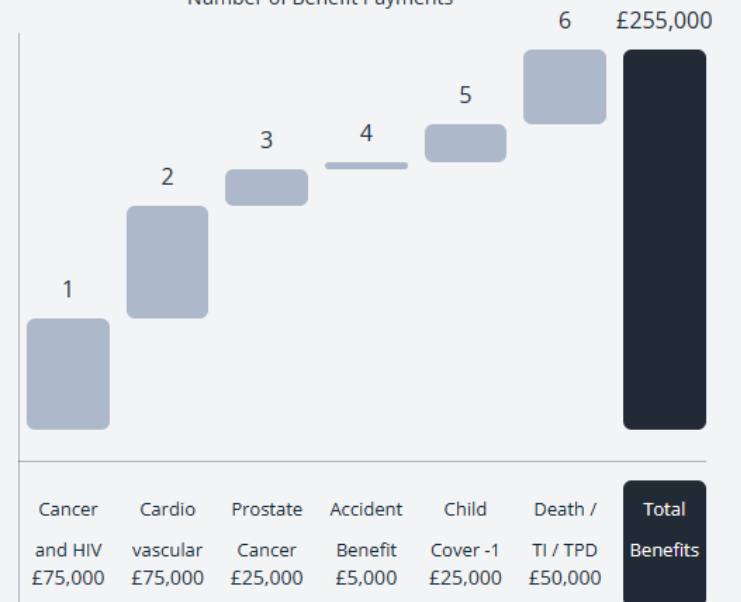
Level Term Cover with £100,000 Sum Assured

Policy Benefit Summary - Example

Sum Assured	£100,000
Benefit Payments	
1. Cancer and HIV	£75,000
2. Cardiovascular	£75,000
3. Prostate Cancer	£25,000
4. Accident Benefit	£5,000
5. Child Cover -1	£25,000
6. Death / TI / TPD	£50,000
<b>Total Benefits Paid</b>	<b>£255,000</b>
% of Sum Assured	255%

Benefit Payments

Number of Benefit Payments



Click link to access: [Multi-Claim Critical Illness Protection Cover | Assura + Protect](#)

# Dividend Life Benefit Scenarios

1.

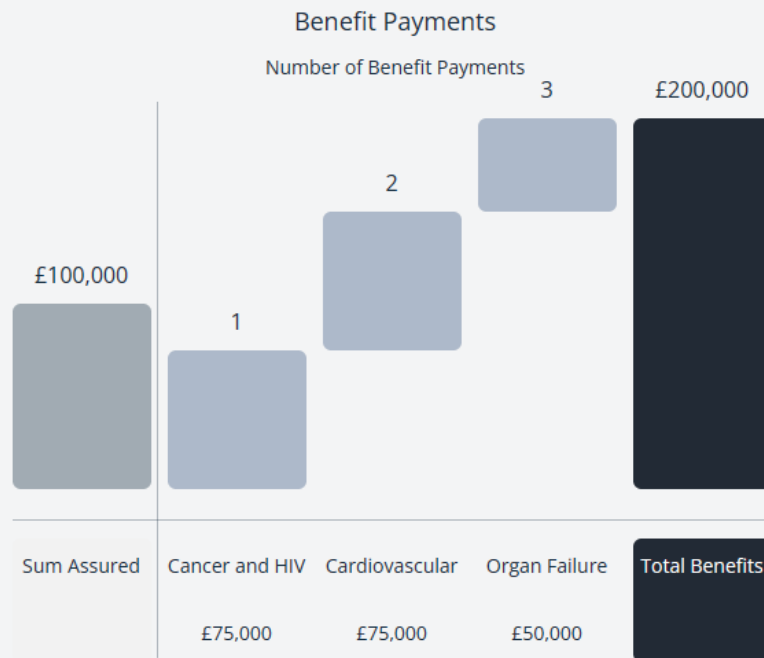
3 Major Critical Illness Claims

Cancer and HIV

Cardiovascular

Organ Failure

Level Term Cover with £100,000 Sum Assured



2.

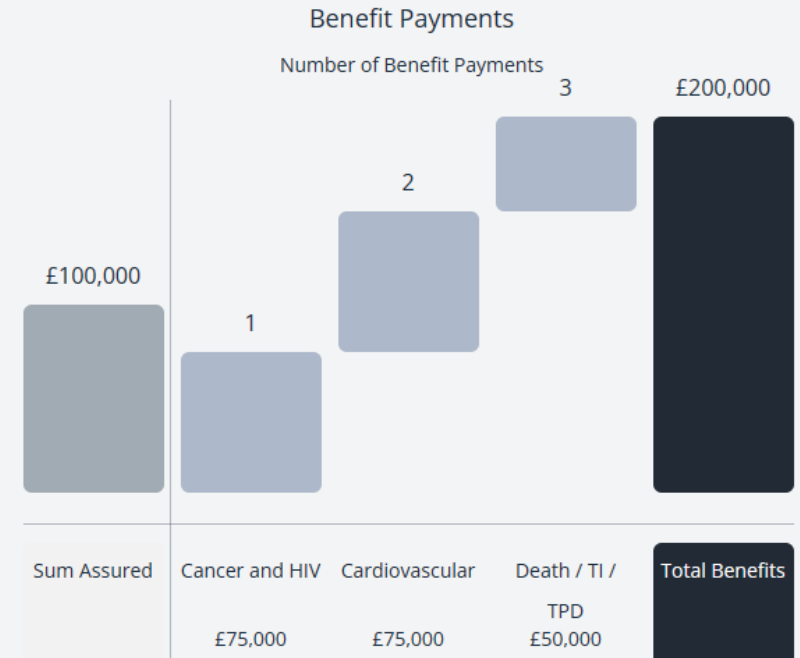
2 Major Critical Illness Claims & Death Benefit

Cancer and HIV

Cardiovascular

Death / TI / TPD

Level Term Cover with £100,000 Sum Assured



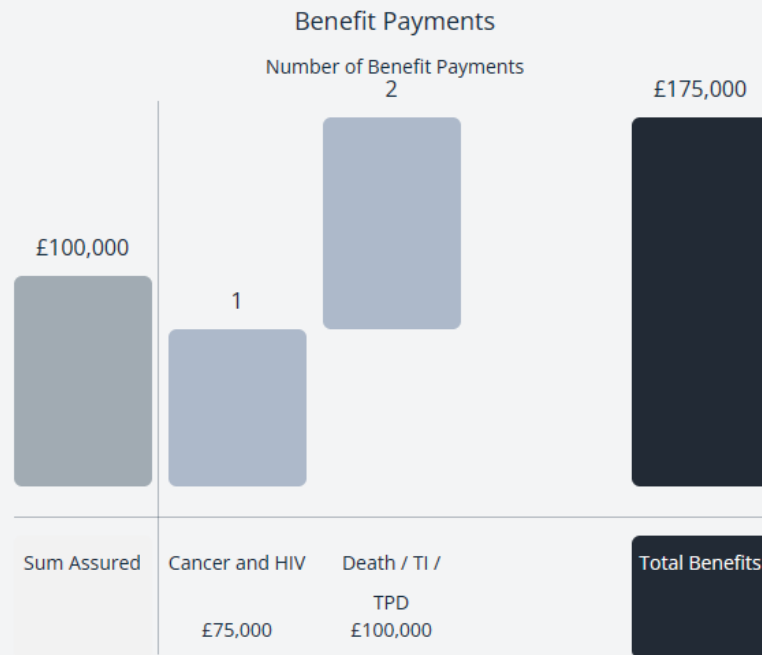
# Dividend Life Benefit Scenarios

## 3. 1 Major Critical Illness Claims & Death Benefit

Cancer and HIV

Death / TI / TPD

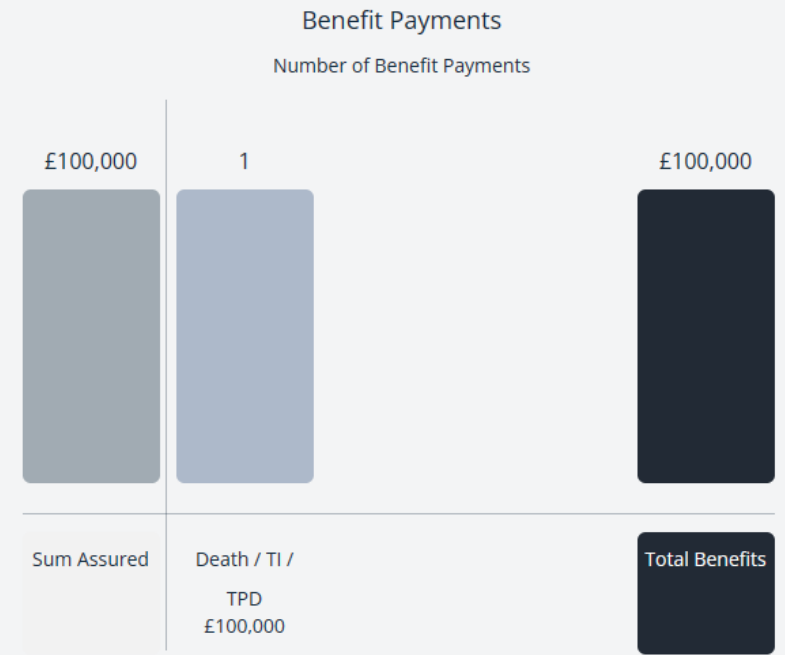
Level Term Cover with £100,000 Sum Assured



## 4. Single Death Benefit

Death / TI / TPD

Level Term Cover with £100,000 Sum Assured



# Contact Assura + Protect



Email: [info@assuraprotect.com](mailto:info@assuraprotect.com)



Telephone: 0330 010 0210



Chat: Annabel App Connect

Assura Protect is a registered trading name of Assura Financial Ltd. Assura Financial is authorised and regulated by the Financial Conduct Authority (FCA) under the FCA registration number 795982. Assura Financial Limited is registered in England and Wales (No. 1078185) . Registered Office: 86 Gloucester Place First Floor London W1U 6HP.

Assura + Protect ... We are Life Empowered

