

DUNCAN DEAVES — KEYMAN ADVISER

NO FEE - BUSINESS & PERSONAL INSURANCE BROKER



Simplifying Insurance

KEY MAN

RELEVANT LIFE

INCOME PROTECTION

PRIVATE MEDICAL

LIFE & CRITICAL ILLNESS

LOAN, MORTGAGE & INVESTMENT

SHAREHOLDER & PARTNERSHIP

TAX EFFICIENT LIFE COVER FOR DIRECTORS



KeyManAdviser



Simplifying Insurance

Do you want FREE, Friendly, Unbiased and Independent Advice on your KeyMan Insurance, Business or Personal Protection requirements? – Then why not get it from one of the experts!!.

If you are reading this you are probably interested in Advice, Quotes or help with some sort of insurance. Maybe your accountant, lender, bank or investor has mentioned or insisted on it, or you just think it would be a good idea to look at. However you are also busy doing the things you do best and may even think insurance/protection is a ‘necessary evil’?.

So if you just want to get it sorted quickly and easily or just need pointing in the right direction with some FREE advice, call **01773 771380** or email me.

You can discuss your requirements or ask for advice over the phone or via email duncan@keymanadviser.co.uk

No Stress. No Hassle. No Jargon. No Pressure. I will need to speak to you but won't be trying to sell you something over the phone or coming and see you!! All quotes and advice will be provided quickly by e-mail and we can apply for cover on a ‘same day’ basis if required.

You will be dealing with one ‘real’ person – not a far off or foreign call centre – and being Independent allows me to work on **YOUR BEHALF!!**

ABOUT ME

I have been advising on Insurance since 1986 and in the last 12 months alone I have applied for over £150 Million of Key Man and other insurances on behalf of my clients.

I specialise on providing FREE, friendly independent & ‘whole of market’ advice and quotes. Mainly to business owners and company directors.

Click on the link below for more details



SOME TESTIMONIALS

I'd already spoken to a couple of life insurance advisors before approaching Duncan, and carried out a lot of research on Google!. His insight and expertise to be extremely useful on relevant life cover, critical illness cover and income protection, over and above anything I'd found before". **Damian Clark – Owner/Director – Polaris Business Intelligence Ltd**

From start to finish the whole process with Duncan went extremely smoothly. He listened to exactly what I needed and never tried to sell me anything but rather sought to find the most appropriate solution (unlike other companies I spoke to). Can't recommend Duncan enough". **Charlotte Sawyer – Operations Director – Maximus IT Ltd**

Thank you for sorting that – it's been good dealing with you Duncan as you've made the process of sorting insurance seem so straightforward and I like that you haven't bombarded me with the industry jargon and I've just been able to leave you to get on with it, feeling confident we're getting the right products for us". **Kim Anton – Company Secretary – Interface Safety Ltd**

We used Duncan to sort out key man insurance for our start-up. He was a pleasure to deal with and made what could have been a complex process simple for us." **Nick Holzher (of The Apprentice 2012). Founder of www.whisk.co.uk**

Don't even try doing it yourself!!!. Use Duncan and arranging good value Comprehensive personal and/or business cover effectively takes care of itself. Thoroughly enjoyed working with Duncan and everything was done on time and correctly" **Tom Hopkins. Director, Taylor Hopkinson Associates**

"If I didn't say it before – thank you for all of your advice. You've saved us a lot of money for triple the cover. I'm very impressed and will recommend you whenever possible". **Andy Jones, Director, Make I.T. Simple Ltd.**

"Duncan is a professional, personable and expert insurance consultant. He handled our needs with diligence and care throughout the process and I could not be happier with his performance. Highly recommended." Service Category: Top Qualities: Great Results, Personable, Expert. **Jon Brydges – Director – Xact Placements Ltd**



KEY MAN INSURANCE

This is usually effected via life or Life and Critical Illness Cover and pays a lump sum to the Company should the insured Die, or if Critical Illness is included, contract one of a long list of serious illnesses (Stroke, Cancer, Heart attack etc). This lump sum can be used to replace the person, pay them or someone else, repay or secure loan etc and gives the Company some breathing space in the event of a claim. It also keeps the banks/inventors/clients/staff happy as it shows you are putting some thought into the 'what if' scenario. As you will appreciate people have a habit of 'taking away your umbrella when it starts to rain'. Putting this type of protection in place keeps the 'sun shining' should the worst happen to a key member of the business.

RELEVANT LIFE INSURANCE

Sometimes known as 'Tax Efficient Life Cover for Directors'. It enables Company Directors who are also employees of their own Ltd Company, to put personal/family protection life cover in place that can be paid for by their Company. This is therefore a very tax and cost efficient method of providing a tax free lump sum in the event of the early death of the insured



OTHER BUSINESS PROTECTION SOLUTIONS

SHAREHOLDER or PARTNERSHIP PROTECTION In the interests of financial security, business stability and continuity, it is essential for private limited companies or partnerships to provide a safety net following the death of a shareholder or partner.

This type of protection is usually put in place to ensure that, on the death of a shareholder or partner, their share of the business is available for the other directors or partners to buy and there is sufficient cash available to do this.

LOAN, MORTGAGE or INVESTMENT PROTECTION

PRIVATE MEDICAL INSURANCE Rather than waiting for NHS treatments, Private Medical Insurance, shortened to PMI, allows you to bypass the queues for the treatment of curable, short-term medical conditions. Schemes can be set up on a personal or group basis.

INCOME PROTECTION Provides a monthly payment if you cannot work due to sickness or accident. Can be set up on a personal or Company basis.

PERSONAL LIFE OR LIFE & CRITICAL ILLNESS Provides a lump sum on the death Terminal or serious illness during the term of the policy. The cash can be used to repay mortgages or loans or provide a cash buffer to the insured or their dependents should there be a claim.

GROUP LIFE - DEATH IN SERVICE

GROUP INCOME PROTECTION and CRITICAL ILLNESS COVER



THE PROCESS

Fee free and nothing to pay other than insurance premiums direct to the insurer if you take out any policies recommended by me

1. I usually need to speak to you regarding your requirements and present situation
2. I then send you some no obligation 'whole of market' quotes by email
3. We would usually speak at least once more to 'fine tune' and discuss what might be suitable & affordable then re-quote if required.
4. We decide on the type, level and term of cover I should apply for an underwriting decision on.
5. I apply to the chosen insurer for a no cost or obligation offer of terms
6. I write out to you with details of the advice and what is being applied for
7. The Insurer sends you a copy of the application to check
8. The insurer decides whether to offer cover based on the application.
9. They could also write to you GP or arrange a short medical.
10. The insurer comes back to me with an offer of cover
11. We discuss these and you decide whether to take them up and the start date required.
12. You recommend me to your friends and colleagues:-)



Working from the Oval office today

FriendsLife



Simplifying Insurance

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