

For advisers only

bright grey®

Protection. We make it personal

# Protection

## Let's get down to business

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# Personal protection

## The perfect blend

Every client has different priorities, different hopes and expectations, and different needs – to win and keep their business you have to make protection personal.

People can be complicated. So we offer a menu of protection that makes it easy for you to personalise a plan to suit the needs and budgets of every one of your clients.

### Making it personal has never been so simple

We call it our Personal Protection Menu. It gives you all the choice you need to suit even the most demanding client. As far as your business is concerned there's no better recipe for success.



### What's on the menu?

- Life cover
- Critical illness cover
- Life or critical illness cover
- Income cover for sickness
- Payment cover for sickness

### More options mean more business

You can mix and match up to 10 variations of cover, with different options, terms and sums assured for each. Our personal menu plans also come with our unique Helping Hand support service (see pages 12–13), giving your clients real value at no extra cost.

With one application, one plan charge, and one direct debit, the process is both flexible and simple.

But it doesn't end there...

### Protection that changes with the times

Life doesn't usually stay the same for long and that can mean the plan you sell your clients today may not be the one they need tomorrow.

But because you can add, change or remove covers whenever you need to, every review gives you the chance to make sure your clients' plans remain truly personal. And every review gives you an opportunity to identify more opportunities to sell more protection.

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[www.brightadviser.co.uk/personal](http://www.brightadviser.co.uk/personal)



# Top quality cover

## Our added value under the spotlight

Most clients think all protection policies are the same. Good advice is all about knowing what sets them apart.

Without you to point it out to them, your clients may not realise the extra value that comes with a Bright Grey plan. Drawing it to their attention could really help you grow your business.

### Better cancer cover

Our menu critical illness cover comes with 7 additional conditions for early forms of cancer. So if your clients are diagnosed with any of the conditions below, we'll pay 20% of the amount of cover, up to a maximum of £15,000. And this is over and above the full amount we'll pay if your clients are later diagnosed with one of our critical illnesses.

- Borderline ovarian tumour – of specified severity requiring removal of an ovary
- Carcinoma in situ of the cervix uteri – requiring hysterectomy
- Carcinoma in situ of the oesophagus – requiring removal of all or part of the oesophagus
- Carcinoma in situ of the testicle – requiring orchidectomy
- Carcinoma in situ of the urinary bladder
- Ductal carcinoma in situ
- Low grade prostate cancer – of specified severity

### Cover where it matters, quality where it counts

We cover:

- 43 critical illness definitions (15 of these are ABI+ definitions)
- 10 additional conditions which pay 20% of the amount of cover, up to a maximum of £15,000

We also include Total Permanent Disability (TPD).

### Free children's critical illness cover

We automatically include Children's Critical Illness Cover of 50% of the amount covered – up to £25,000 – in all menu plans that cover critical illness. Children are covered from birth to age 21, even for conditions present from birth.

### Instant cover – mortgage protection

Instant cover offers your clients up to 4 months' temporary free protection while we're processing their application, whether for Life Cover, Critical Illness Cover, Life or Critical Illness Cover or Income Cover for Sickness.

### Joint life reinstatement option

If your clients choose joint Life Cover, Critical Illness Cover or Life or Critical Illness Cover and we pay a claim for one person, the other can use our reinstatement option. This means they can take out a new cover based on the rates and terms and conditions we offered at the start of the plan.

### Life Cover reinstatement option

Your clients can choose this option when they take out Life or Critical Illness Cover on reviewable rates. They can take out a new plan for life cover only 12 months after we pay a claim as a result of a critical illness or total permanent disability.

### Payment Cover for Sickness (waiver)

Your clients can add this cover to their plan at any time. We automatically add Payment Cover for Sickness to every Income Cover for Sickness plan, which then applies to all covers in the plan.

Find out more about our critical illness cover at [www.brightadviser.co.uk/critical-illness-cover](http://www.brightadviser.co.uk/critical-illness-cover)

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# Simple e-business backed by a dedicated case manager

## Getting clients on risk doesn't get more intuitive than that!

We know you want a quote and apply system that gets your client on risk fast.

With us, that's exactly what you get.

## An intuitive platform

Our e-business system works hand-in-hand with our data capture form and has underwriting rules and limits built in. That means we don't ask any unnecessary questions for people with a straightforward medical history – 'clean lives'. For more complicated lives, detailed questions are automatically generated.

## With flexibility built in

You can also amend quotes before you submit them – by adding, changing or deleting covers and lives. You can even change deferred periods or the definition you want of Total Permanent Disability. And our 'data dictionary' can help you make sure you get the most accurate information from your clients.

## Dedicated case managers

We understand how much hard work goes into convincing your clients that they need protection. We'll work just as hard for you.

When you do business with us, you'll have your own dedicated case manager who'll look after all your applications, managing them through the pipeline from end to end. Our case managers work closely with the underwriters, making sure that each case is managed as effectively and efficiently as possible.

## You only need ask

And you can contact them – and our underwriters – directly, any time you need to. For example, if you have a case you think might need additional medical evidence, give us a call to check. Your case manager and your underwriter will always be happy to talk to you.

## Slicker and quicker

Our slicker all-round process means your clients are on risk more quickly – so you get your commission faster.

And don't forget you get an extra 10% Lautro commission for applying online.

Want to meet the people who make protection personal

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# To get down to business with us

Visit [www.brightadviser.co.uk](http://www.brightadviser.co.uk) and click 'Register'

## How to register:

If you haven't already registered for interactive quote & apply, here's how easy it is...

Just go to:

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

- 1 Click on 'Register'
- 2 Complete the form
- 3 Click 'Register'
- 4 If you're happy, tick the terms and conditions box

A message on the screen will confirm that you've registered. We'll send you an email within 48 hours to let you know we've processed your registration.

## You're now ready to do business with us

And to make it even easier, if you're not good at remembering passwords, you can use Unipass. Unipass gives you a unique electronic passport to lots of financial sites. You only need to register your certificate with us once and there'll be no need to remember your password next time.

If you don't have a Unipass certificate and want to find out more about the benefits, visit:

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

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