



Critical Illness covering 35 conditions including:

- Cancer
- Heart attack
- Stroke
- CABG
- Kidney failure
- Liver failure
- Total & Permanent Disability

Standalone or Accelerated

Free Children's Critical Illness:

- 26 conditions
- 3 children per plan
- Dual parent cover under single plan
- No reduction in main coverage following claim

Comprehensive Total & permanent disability cover:

- Permanent disability
- Blindness
- Chronic organic brain disease
- Deafness
- Heart failure
- Loss of speech
- Paralysis of limbs
- Respiratory failure
- Severe mental illness

Free Terminal Illness cover on life cover benefit

Financial peace of mind for you & your loved ones

Free access to Best Doctors®
Expert second opinion for you and your family

REMEMBER IPME

INTERNATIONAL INVESTMENT AWARDS 2023 Best Protection Plan 2023 (IPME+) Best International Life Group (NON-UK)

Free Accidental Death Benefit at application stage

Portable Product

Free Protection Trust

\$10,000 Advance payments on death claims

Flexible menu product

- Select from a combination of covers as individual plans
- Flexibility in covers
- Level & decreasing plans
- Single or joint life plans
- Flexibility in plan term
- Currency options
- Advanced Premium Payments (IPME+ only)

Regional Underwriting & Claims team:

04 436 2800 (Opt 3)
Mon-Fri 9-5

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Hassle free Mortgage Protection proposition

- IRREVOCABLE Beneficiary
- Contingent Beneficiary

No bank administration at claims, payees all known and administered by Insurer.