



Your life is our business.



Personal Protection

Individual or Multiple Cover.

Your client's financial planning, investment, pension and protection needs are unique. Lutine Assurance's **Personal Protection** offers a wide range of products and insurance covers that have been designed to best meet your client's needs in an appropriate and tax efficient manner.

We aim to make every application as pain free as possible by using a refreshingly simple underwriting approach.

Why Lutine?

We are committed to providing you and your clients an excellent standard of service and a confidential personalised solution. Our experience of delivering varied Life solutions to suit individual needs is second to none.

The protection market in general holds a very poor reputation when it comes to delays in underwriting decisions, unnecessary form filling, and poor service.

Lutine Assurance has been bucking this trend for many years. Our approach is simple. We aim to make every application process as simple and pain free as possible by using a refreshingly simple underwriting approach.

Many different types of cover are available such as:

Term Assurance (up to 25 years). Our range of options include single and joint policies, Level, Renewable, Decreasing and Increasing Policy terms.

Stopgap Immediate cover from one hour to one year, for sums assured up to £1,000,000.

Gift Inter Vivos Protect your gifts from potential tax issues.

Short Term Mortgage Protection to remove completion delays.

Our reputation for delivering solutions where other insurers won't is well known. One such area where problems traditionally arise is when trying to obtain cover for UK nationals abroad. We have been providing this type of cover for many years. If your client is a UK citizen and owns a property in the UK then we are happy to provide terms for life assurance for up to 25 years.

Example of Areas Covered

- European Union
- Singapore
- United States of America
- Australia
- Bermuda
- Hong Kong
- Japan
- United Arab Emirates
- New Zealand



Key Features

- Competitive premiums
- Flexible levels of commission paid
- Flexible premium payment options
- Variable terms
- Sums assured up to £5 million (age and residency dependent)
- Streamlined application process
- Mobile doctor service
- Highly rated security for your clients

Our Personal Protection and Medical Underwriting teams have many years of technical knowledge and experience and are here to assist you every step of the way.

How to Arrange Cover

Call

Phone us for more information or technical assistance on the number below, selecting option 2 for the Personal Protection team or option 3 for the Medical Underwriting team.

Tel: 0121 200 1919

Email

Whatever your client's requirements are, simply email with the specific details to

enquiries@lutine.com

Online

On-line quotation and submission is available for Term Assurance at

www.lutine.com

Download a Form

Download our Personal Protection documentation from www.lutine.com

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