

DUNCAN DEAVES — KEYMAN ADVISER LTD

BUSINESS & PERSONAL INSURANCE BROKER



Simplifying Insurance

KEY MAN INSURANCE
RELEVANT LIFE INSURANCE
INCOME PROTECTION
LIFE & CRITICAL ILLNESS INSURANCE
LOAN, MORTGAGE & INVESTMENT PROTECTION
SHAREHOLDER & PARTNERSHIP PROTECTION
TAX EFFICIENT LIFE COVER FOR DIRECTORS



KeyManAdviser



Simplifying Insurance

Do you want friendly, unbiased and whole of market advice on your KeyMan Insurance, business protection or personal insurance 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 advice and quotes, call **01773 771380** or email me today.

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

I will need to speak to you ,but I won't be trying to sell you something over the phone or coming and see you unless you require me to. 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 a whole of market adviser allows me to work on **YOUR BEHALF!!**

ABOUT ME

I have been advising on Insurance since 1986 and I often apply for over £150 Million of Key Man and other insurances on behalf of my clients each year.

I specialise on providing friendly 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." **Jon Brydges – Director – Xact Placements Ltd**

Duncan, with considerable patience and expertise, guided us through some difficult issues for four of our directors to get the necessary insurances in place to protect them and their business. We would heartily recommend him to other businesses and individuals looking at this specialist area of insurance. **Dolan Hewison - Director - Ear to the Ground (UK 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 aims to give the Company some peace of mind in the event of a claim. It may also keep your banks/investors/clients/staff happy, as it shows you are putting some thought into the

RELEVANT LIFE INSURANCE

Relevant Life Policies (RLP) 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. Subject to restrictions and HMRC approval.



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 & INVESTMENT PROTECTION

While we do not advise on **loans, mortgages or investments**, we can advise on protecting yourself, your company, your lender or investor in the event of the death or serious illness of a key employee. This type of cover is often a requirement by a lender or investor.

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 Usually provides a tax free monthly payment if you cannot work due to sickness or accident.

PERSONAL LIFE OR LIFE & CRITICAL ILLNESS Provides a lump sum on the death, terminal or serious illness of the insured 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



THE PROCESS

Nothing to pay other than insurance premiums direct to the insurer if you take out any policies recommended by me

1. I will 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 a 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. After underwriting, 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. Once any policies have been started, I may ask for feedback on my service.



Working from the Oval office today



Simplifying Insurance

KeyMan Adviser Ltd

91 Nottingham Road
Selston
Nottinghamshire
NG16 6BU

Tel: 01773 771380
Mob: 0771 4210619

www.keymanadviser.co.uk

duncan@keymanadviser.co.uk

