

Are you protecting
your most important
assets?



We all cover our material items and valuables but have you ever thought about the effect on your business if one of your key people are suddenly taken ill or passes away?

Do you have the financial support in place to ensure your business can continue without affecting its stability and profits?

We want to ensure you are protecting the future of your business whether this is succession planning or financial support, in the event of the unexpected. Are you prepared?

- **Key Person Cover** is a Life, or Life and Critical Illness policy taken out by the business on the life of one of its employees or directors. The cover will protect the profits of a business in the event of death or serious illness of one or more of the company's key personnel.

- **Shareholder Protection** provides a business with a cash lump sum if a business owner dies or suffers a severe illness. This lump sum provides the capital to enable the surviving business owners to purchase the deceased's or incapacitated individual's share of the business - allowing them to keep control of their business.

Sickness absence is very difficult to manage in today's working environment, but having the right employee benefits package in place can make all the difference, as most businesses depend on having a secure and healthy workforce.

*"Offering Simplicity
without Cutting
Corners"*

You also require skilled and qualified individuals to drive your business to the next level, and being able to recruit and retain the right people can make all the difference, meaning it is more important than ever for businesses to offer access to comprehensive and appropriate employee benefits.

We recognise that every business is unique and we will always take the time to understand your particular set of circumstances and requirements when reviewing and implementing employee benefits or business protection.

Did you know that government statistics show 137.3 million working days are lost each year due to sickness or injury?

How much is sickness absence costing your business?

BHIB can offer you so much more than just an insurance policy. In collaboration with our insurer partners, we can help educate employees to live healthier lifestyles, offer early intervention before a problem has developed and disrupted your business, provide discounts on health screening and annual gym memberships and more!

BHIB can provide you with all the impartial expert advice you need, in relation to:-

- Private Medical Insurance
- Group Life
- Group Income Protection
- Group Critical Illness
- Health Cash Plans & Dental Insurance

BHIB Insurance Brokers is a trading name of BHIB Limited.
Registered office is AGM House, 3 Barton Close,
Grove Park, Enderby, Leicester LE19 1SJ.

BHIB Limited is registered in England and Wales
number: 829660 Authorised and regulated by the Financial
Conduct Authority

We are covered by the Financial Ombudsman Service.
You can find out more at www.financial-ombudsman.org.uk

BHIB

INSURANCE BROKERS

A Brokerability Company

BHIB Leicester

AGM House, 3 Barton Close, Grove Park,
Enderby, Leicester LE19 1SJ

T. 0116 281 9100 F. 0116 281 9101

BHIB Northampton

Windsor House, Cliftonville,
Northampton NN1 5BE

T. 01604 630003 F. 01604 231556

 enquiries@bhibinsurance.co.uk

 www.bhibinsurance.co.uk

 [@bhibinsurance](https://twitter.com/bhibinsurance)

 [@bhibinsurance](https://www.linkedin.com/company/bhibinsurance)