



BUSINESS PROTECTION

Insurance to Safeguard Your Business & Family



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[getbusinessprotected](https://www.getbusinessprotected.com)

INTRODUCTION

Meet Alex, Jane, and Sean - entrepreneurs who left their stable jobs to start their own business. With a £250,000 business loan and their savings, their business became not just a way to make money, but also their family's future.

But what if unexpected challenges come their way?

That's where Business Protection comes in - a lifeline to secure success and family well-being. In their stories, we'll see how they protected their dreams and family, showing why Business Protection is so important.

WHAT IS BUSINESS PROTECTION?

Defining Business Protection: Let's start by explaining what Business Protection means. At its core, it's a strategy to protect your business and your family's financial future. It includes various elements to make sure your business can keep going, even when unexpected problems arise.

Components of Business Protection: Business Protection includes things like debt protection, key person replacement, and business succession planning, each designed to handle different challenges your business might face. We will also look at a little known tax efficient life insurance plan for business owners and directors.

KEY QUESTIONS

Has your company considered the risks of losing a key employee or business owner?

- How would the creditors react to such a loss?
- How would the supplier and/or customers view the loss
- How would a loss of this nature affect your staff?

Your company may need to assess the impact of the loss of a Key Person on the business and determine how long it will take to replace them. However, most firms are more likely to insure their 'things' than their employees, or owners.

What is Business Protection?

Key Person Protection

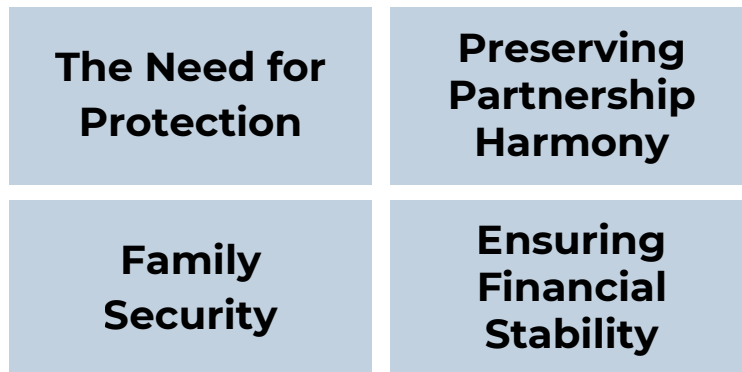
Protecting Business Debt

Securing Your Business's Future

Taking Action

WHY IT MATTERS?

Every business is more than just a way to make money; it's a symbol of your hard work and ambition. Just like Alex, Jane, and Sean, you've invested not only your resources but also your dreams in your business.



KEY PERSON PROTECTION

Identifying Key People: Your business relies on key individuals with special skills or important client relationships. Recognising them is the first step in understanding the importance of Key Person Protection.

Impact of Losing a Key Person: Think about what would happen if a key employee, like visionary leader Alex, suddenly couldn't work. It would disrupt the business and affect revenue.

Business Protection's Role: Key Person Protection ensures your business can keep running if a key employee is unavailable by providing funds for recruitment and training. It secures your business's future.

KEY QUESTIONS

- Does your business have any key individuals who contribute heavily to profits and whose absence would affect them?
- Have you identified these individuals?

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PROTECTING BUSINESS DEBT

Debt Protection Explained: Like Alex, Jane, and Sean, who started their business with a substantial £250,000 loan, it's important to understand how Business Protection handles loans and debts. It acts as a financial safety net to ensure your business can meet its financial commitments when unexpected challenges arise.

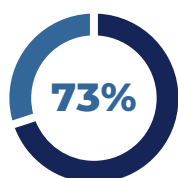
Peace of Mind: Imagine a situation where you're no longer running your business, but there's still a significant loan to pay off. Business Protection provides peace of mind, making sure your loved ones won't have to deal with those financial burdens.

Tailored Solutions: Just like every business is unique, Business Protection plans can be customised to fit your specific financial situation. Whether you have loans, credit lines, or other financial commitments, Business Protection can be adjusted to give you the support you need.

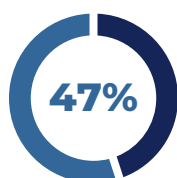
KEY QUESTIONS

- Do you need to expose your personal wealth to this level of risk?
- Would using an insurance policy be a simpler, and cheaper solution?

WHO WOULD BE MOST AFFECTED?



SOLE TRADERS



NEW BUSINESSES

Think they would cease to trade within six months if they were to lose a key person

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SECURING YOUR BUSINESS'S FUTURE

Business Protection insurance plays a crucial role in Business Succession Planning by providing financial security throughout the process.

Imagine you've spent years building a thriving business with your trusted partners. It's not just about making money; it's your legacy and your family's financial foundation. But what if something unexpected happens? Shareholder Protection, part of Business Protection Insurance, ensures your business remains strong, even in tough times.

Here's why it's worth considering:

Imagine a future where your business keeps thriving, ownership changes happen smoothly, and your family's financial security remains solid. With Shareholder Protection, this can be more than a dream; it can be a reality.

KEY QUESTIONS

In the event of a critical illness or death of a key person or business owner, could a capital injection help safeguard the company's future?

- If a capital injection is required, has the company considered where the money will come from?
- Is it possible to obtain a bank loan?

The company should evaluate the timing of any future financing that may be required. The following factors should be considered:

- Will the lending policy be dictated by market conditions?
- What is the business's credit rating if it has just lost a business owner or key employee who is critical to profits?
- What personal security may be required for any loan?

DID YOU KNOW?

Did you know that Business Protection can be tax efficient for you and your business?



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ILLUSTRATIVE QUOTES

These quotes are provided as illustrations for a non-smoking male, without underlying health conditions as of 27/09/2025, showing an average over an age range

The quotes are for renting life cover of 10-years.

For example: A 52 year old male, renting a £500,000 life cover will make a monthly payment of £58.49.

Life Cover Benefit £100,000		
Age	Monthly Premium	Annual Premium
30 - 35	£5.00	£60.00
36 - 40	£5.18	£62.16
41 - 45	£6.86	£82.28
46 - 50	£10.36	£124.37
51 - 55	£16.45	£197.36
56 - 60	£25.01	£300.07
61 - 65	£43.46	£521.50
66 - 70	£75.69	£908.33
71 - 75	£135.39	£1,624.64
76 - 80	£277.78	£3,333.32

Life Cover Benefit £250,000		
Age	Monthly Premium	Annual Premium
30 - 35	£7.66	£91.95
36 - 40	£11.08	£132.92
41 - 45	£16.33	£196.00
46 - 50	£25.05	£300.56
51 - 55	£38.61	£463.32
56 - 60	£65.19	£782.27
61 - 65	£103.79	£1,245.44
66 - 70	£178.08	£2,136.95
71 - 75	£266.96	£3,203.50
76 - 80	£589.03	£7,068.35

Life Cover Benefit £500,000		
Age	Monthly Premium	Annual Premium
30 - 35	£12.71	£152.49
36 - 40	£18.11	£217.29
41 - 45	£26.42	£316.98
46 - 50	£41.22	£494.60
51 - 55	£64.04	£768.50
56 - 60	£105.73	£1,268.79
61 - 65	£172.66	£2,071.92
66 - 70	£285.50	£3,425.94
71 - 75	£497.23	£5,966.81
76 - 80	£1,120.7	£13,448.8

Life Cover Benefit £1,000,000		
Age	Monthly Premium	Annual Premium
30 - 35	£23.55	£282.62
36 - 40	£34.82	£417.90
41 - 45	£53.65	£643.76
46 - 50	£81.30	£975.63
51 - 55	£125.29	£1,503.47
56 - 60	£203.75	£2,445.01
61 - 65	£345.50	£4,145.94
66 - 70	£539.04	£6,468.44
71 - 75	£1,059.35	£12,712.21
76 - 80	£2,347.84	£28,174.14

BOOK A DISCOVERY CALL NOW



Take that crucial step toward peace of mind - book a Discovery Call with us today. Let's work together to ensure your business thrives, your family is secure, and your legacy endures.

Don't wait for uncertainty to strike. Act now and secure your business and family's future with Business Protection.



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