

# sovereign (no cash back)

## income assistance plan



### Accident & Sickness - monthly premiums

Cover for: Accident & Sickness, Serious Injury, Hospitalisation and Accidental Death

Maximum monthly benefit: 60% gross taxable earnings for employed, or 60% taxable income for self employed.

Select your customer's Monthly Gross Earnings from TABLE A, to find their maximum Monthly Income Benefit in TABLE B.

Premium rates include Insurance Premium Tax (IPT). Evidence of loss of income up to the benefit level required upon claim.

Monthly Income Benefit £250 minimum and £2,500 maximum. Only available in £50 increments.

TABLE A Monthly Gross Earnings	TABLE B Monthly Income Benefit	BENEFIT PERIOD: 1 Year				BENEFIT PERIOD: 2 Years			
		Monthly Premium				Monthly Premium			
		14 Days	30 Days	13 Weeks	26 Weeks	14 Days	30 Days	13 Weeks	26 Weeks
£417	£250	£10.13	£9.98	£7.69	£6.14	£13.92	£13.77	£10.78	£8.50
£500	£300	£12.14	£11.98	£9.23	£7.36	£16.71	£16.52	£12.93	£10.20
£583	£350	£14.17	£13.98	£10.76	£8.59	£19.49	£19.27	£15.09	£11.90
£667	£400	£16.19	£15.97	£12.30	£9.81	£22.27	£22.02	£17.24	£13.60
£750	£450	£18.22	£17.97	£13.84	£11.03	£25.06	£24.77	£19.40	£15.30
£833	£500	£20.25	£19.97	£15.38	£12.27	£27.84	£27.53	£21.55	£17.00
£917	£550	£22.27	£21.97	£16.91	£13.49	£30.63	£30.29	£23.71	£18.70
£1,000	£600	£24.30	£23.96	£18.44	£14.71	£33.42	£33.03	£25.86	£20.39
£1,083	£650	£26.33	£25.95	£19.99	£15.94	£36.19	£35.79	£28.02	£22.10
£1,167	£700	£28.35	£27.95	£21.52	£17.16	£38.98	£38.53	£30.17	£23.79
£1,250	£750	£30.38	£29.95	£23.06	£18.39	£41.76	£41.29	£32.34	£25.50
£1,333	£800	£32.40	£31.94	£24.59	£19.62	£44.55	£44.04	£34.49	£27.20
£1,417	£850	£34.42	£33.94	£26.14	£20.85	£47.34	£46.79	£36.65	£28.89
£1,500	£900	£36.44	£35.94	£27.67	£22.07	£50.11	£49.55	£38.80	£30.59
£1,583	£950	£38.47	£37.94	£29.21	£23.30	£52.90	£52.30	£40.96	£32.29
£1,667	£1,000	£40.49	£39.93	£30.74	£24.52	£55.69	£55.05	£43.11	£33.99
£1,750	£1,050	£42.52	£41.93	£32.28	£25.75	£58.47	£57.81	£45.27	£35.70
£1,833	£1,100	£44.54	£43.92	£33.82	£26.97	£61.26	£60.55	£47.42	£37.39
£1,917	£1,150	£46.57	£45.92	£35.35	£28.21	£64.03	£63.31	£49.58	£39.09
£2,000	£1,200	£48.59	£47.91	£36.89	£29.43	£66.82	£66.06	£51.73	£40.78
£2,083	£1,250	£50.62	£49.91	£38.43	£30.66	£69.61	£68.82	£53.89	£42.49
£2,167	£1,300	£52.64	£51.91	£39.97	£31.88	£72.39	£71.57	£56.04	£44.19
£2,250	£1,350	£54.67	£53.91	£41.50	£33.11	£75.18	£74.32	£58.20	£45.89
£2,333	£1,400	£56.68	£55.90	£43.04	£34.33	£77.96	£77.07	£60.35	£47.59
£2,417	£1,450	£58.71	£57.90	£44.58	£35.56	£80.74	£79.82	£62.51	£49.30
£2,500	£1,500	£60.74	£59.90	£46.12	£36.79	£83.53	£82.58	£64.66	£50.99
£2,583	£1,550	£62.76	£61.89	£47.65	£38.01	£86.31	£85.34	£66.82	£52.69
£2,667	£1,600	£64.79	£63.88	£49.18	£39.23	£89.10	£88.08	£68.97	£54.38
£2,750	£1,650	£66.82	£65.88	£50.73	£40.46	£91.88	£90.84	£71.13	£56.09
£2,833	£1,700	£68.84	£67.88	£52.26	£41.68	£94.66	£93.58	£73.28	£57.79
£2,917	£1,750	£70.87	£69.88	£53.80	£42.91	£97.45	£96.34	£75.44	£59.49
£3,000	£1,800	£72.89	£71.87	£55.33	£44.14	£100.24	£99.08	£77.59	£61.19
£3,083	£1,850	£74.92	£73.87	£56.88	£45.37	£103.02	£101.84	£79.75	£62.88
£3,167	£1,900	£76.94	£75.87	£58.41	£46.59	£105.80	£104.60	£81.90	£64.58
£3,250	£1,950	£78.96	£77.86	£59.95	£47.82	£108.58	£107.35	£84.06	£66.29
£3,333	£2,000	£80.98	£79.85	£61.48	£49.04	£111.37	£110.10	£86.21	£67.98
£3,417	£2,050	£83.01	£81.85	£63.02	£50.27	£114.16	£112.85	£88.37	£69.69
£3,500	£2,100	£85.03	£83.85	£64.56	£51.50	£116.94	£115.60	£90.52	£71.38
£3,583	£2,150	£87.06	£85.85	£66.09	£52.73	£119.72	£118.36	£92.68	£73.08
£3,667	£2,200	£89.08	£87.84	£67.63	£53.95	£122.51	£121.11	£94.83	£74.78
£3,750	£2,250	£91.11	£89.84	£69.17	£55.18	£125.29	£123.87	£97.00	£76.48
£3,833	£2,300	£93.13	£91.84	£70.71	£56.40	£128.08	£126.61	£99.15	£78.18
£3,917	£2,350	£95.16	£93.84	£72.24	£57.63	£130.86	£129.37	£101.31	£79.88
£4,000	£2,400	£97.18	£95.82	£73.78	£58.86	£133.64	£132.12	£103.46	£81.58
£4,083	£2,450	£99.21	£97.82	£75.32	£60.08	£136.43	£134.87	£105.62	£83.29
£4,167	£2,500	£101.24	£99.82	£76.86	£61.31	£139.21	£137.63	£107.77	£84.98

#### Company & Affinity Groups

Groups of 5 Policyholders or more may receive a 5% discount for company paid or voluntary group arrangements.

#### Partner with no Income

Partner with no income can be covered for £250 or £300 per month – see above table for premiums. Deferred Period must match the main applicant, 1 Year Benefit Period only.

#### Children age 3-16 (Excludes Sickness Cover)

Up to 4 children aged 3 – 16 covered FREE when two adults covered. Premium below shows cost to cover a block of 1 - 4 children when added to Single Adult Cover or for additional groups of 1 - 4 children.

Monthly Accident Benefit:	£250
Daily Hospitalisation Benefit (accident only):	£25
Benefit Period:	1 year
Deferred Period:	same as the main applicant
<b>Monthly Premium:</b>	<b>£5.43</b>
<b>Annual Premium:</b>	<b>£61.90</b>

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## income assistance plan



### Accident & Sickness - annual premiums

Cover for: Accident & Sickness, Serious Injury, Hospitalisation and Accidental Death

Maximum monthly benefit: 60% gross taxable earnings for employed, or 60% taxable income for self employed.

Select your customer's Monthly Gross Earnings from TABLE A, to find their maximum Monthly Income Benefit in TABLE B.

Premium rates include Insurance Premium Tax (IPT). Evidence of loss of income up to the benefit level required upon claim.

Monthly Income Benefit £250 minimum and £2,500 maximum. Only available in £50 increments.

TABLE A		TABLE B		BENEFIT PERIOD: 1 Year				BENEFIT PERIOD: 2 Years			
Monthly Gross Earnings		Monthly Income Benefit		Annual Premium				Annual Premium			
				14 Days	30 Days	13 Weeks	26 Weeks	14 Days	30 Days	13 Weeks	26 Weeks
£417	£250	£115.48	£113.77	£87.67	£70.00	£158.69	£156.98	£122.89	£96.90		
£500	£300	£138.40	£136.57	£105.22	£83.90	£190.49	£188.33	£147.40	£116.28		
£583	£350	£161.54	£159.37	£122.66	£97.93	£222.19	£219.68	£172.03	£135.66		
£667	£400	£184.57	£182.06	£140.22	£111.83	£253.88	£251.03	£196.54	£155.04		
£750	£450	£207.71	£204.86	£157.78	£125.74	£285.68	£282.38	£221.16	£174.42		
£833	£500	£230.85	£227.66	£175.33	£139.88	£317.38	£313.84	£245.67	£193.80		
£917	£550	£253.88	£250.46	£192.77	£153.79	£349.18	£345.31	£270.29	£213.18		
£1,000	£600	£277.02	£273.14	£210.22	£167.69	£380.99	£376.54	£294.80	£232.45		
£1,083	£650	£300.16	£295.83	£227.89	£181.72	£412.57	£408.01	£319.43	£251.94		
£1,167	£700	£323.19	£318.63	£245.33	£195.62	£444.37	£439.24	£343.94	£271.21		
£1,250	£750	£346.33	£341.43	£262.88	£209.65	£476.06	£470.71	£368.68	£290.70		
£1,333	£800	£369.36	£364.12	£280.33	£223.67	£507.87	£502.06	£393.19	£310.08		
£1,417	£850	£392.39	£386.92	£298.00	£237.69	£539.68	£533.41	£417.81	£329.35		
£1,500	£900	£415.42	£409.72	£315.44	£251.60	£571.25	£564.87	£442.32	£348.73		
£1,583	£950	£438.56	£432.52	£332.99	£265.62	£603.06	£596.22	£466.94	£368.11		
£1,667	£1,000	£461.59	£455.20	£350.44	£279.53	£634.87	£627.57	£491.45	£387.49		
£1,750	£1,050	£484.73	£478.00	£367.99	£293.55	£666.56	£659.03	£516.08	£406.98		
£1,833	£1,100	£507.76	£500.69	£385.55	£307.46	£698.36	£690.27	£540.59	£426.25		
£1,917	£1,150	£530.90	£523.49	£402.99	£321.59	£729.94	£721.73	£565.21	£445.63		
£2,000	£1,200	£553.93	£546.17	£420.55	£335.50	£761.75	£753.08	£589.72	£464.89		
£2,083	£1,250	£577.07	£568.97	£438.10	£349.52	£793.55	£784.55	£614.35	£484.39		
£2,167	£1,300	£600.10	£591.77	£455.66	£363.43	£825.25	£815.90	£638.86	£503.77		
£2,250	£1,350	£623.24	£614.57	£473.10	£377.45	£857.05	£847.25	£663.48	£523.15		
£2,333	£1,400	£646.15	£637.26	£490.66	£391.36	£888.74	£878.60	£687.99	£542.53		
£2,417	£1,450	£669.29	£660.06	£508.21	£405.38	£920.44	£909.95	£712.61	£562.02		
£2,500	£1,500	£692.44	£682.86	£525.77	£419.41	£952.24	£941.41	£737.12	£581.29		
£2,583	£1,550	£715.46	£705.55	£543.21	£433.31	£983.93	£972.88	£761.75	£600.67		
£2,667	£1,600	£738.61	£728.23	£560.65	£447.22	£1,015.74	£1,004.11	£786.26	£619.93		
£2,750	£1,650	£761.75	£751.03	£578.32	£461.24	£1,047.43	£1,035.58	£810.88	£639.43		
£2,833	£1,700	£784.78	£773.83	£595.76	£475.15	£1,079.12	£1,066.81	£835.39	£658.81		
£2,917	£1,750	£807.92	£796.63	£613.32	£489.17	£1,110.93	£1,098.28	£860.02	£678.19		
£3,000	£1,800	£830.95	£819.32	£630.76	£503.20	£1,142.74	£1,129.51	£884.53	£697.57		
£3,083	£1,850	£854.09	£842.12	£648.43	£517.22	£1,174.43	£1,160.98	£909.15	£716.83		
£3,167	£1,900	£877.12	£864.92	£665.87	£531.13	£1,206.12	£1,192.44	£933.66	£736.21		
£3,250	£1,950	£900.14	£887.60	£683.43	£545.15	£1,237.81	£1,223.79	£958.28	£755.71		
£3,333	£2,000	£923.17	£910.29	£700.87	£559.06	£1,269.62	£1,255.14	£982.79	£774.97		
£3,417	£2,050	£946.31	£933.09	£718.43	£573.08	£1,301.42	£1,286.49	£1,007.42	£794.47		
£3,500	£2,100	£969.34	£955.89	£735.98	£587.10	£1,333.12	£1,317.84	£1,031.93	£813.73		
£3,583	£2,150	£992.48	£978.69	£753.43	£601.12	£1,364.81	£1,349.30	£1,056.55	£833.11		
£3,667	£2,200	£1,015.51	£1,001.38	£770.98	£615.03	£1,396.61	£1,380.65	£1,081.06	£852.49		
£3,750	£2,250	£1,038.65	£1,024.18	£788.54	£629.05	£1,428.31	£1,412.12	£1,105.80	£871.87		
£3,833	£2,300	£1,061.68	£1,046.98	£806.09	£642.96	£1,460.11	£1,443.35	£1,130.31	£891.25		
£3,917	£2,350	£1,084.82	£1,069.78	£823.54	£656.98	£1,491.80	£1,474.82	£1,154.93	£910.63		
£4,000	£2,400	£1,107.85	£1,092.35	£841.09	£671.00	£1,523.50	£1,506.17	£1,179.44	£930.01		
£4,083	£2,450	£1,130.99	£1,115.15	£858.65	£684.91	£1,555.30	£1,537.52	£1,204.07	£949.51		
£4,167	£2,500	£1,154.14	£1,137.95	£876.20	£698.93	£1,586.99	£1,568.98	£1,228.58	£968.77		

# sovereign (no cash back)

## income assistance plan



### Accident, Sickness & Unemployment - monthly premiums

Cover for: Accident & Sickness, Serious Injury, Hospitalisation, Accidental Death AND Business Failure/Unemployment

Maximum monthly benefit: 60% gross taxable earnings for employed, or 60% taxable income for self employed.

Select your customer's Monthly Gross Earnings from TABLE A, to find their maximum Monthly Income Benefit in TABLE B.

Premium rates include Insurance Premium Tax (IPT). Evidence of loss of income up to the benefit level required upon claim.

Monthly Income Benefit £250 minimum and £2,500 maximum. Only available in £50 increments.

TABLE A	TABLE B	BENEFIT PERIOD: 1 Year		
Monthly Gross Earnings	Monthly Income Benefit	Monthly Premium		
		30 Days	13 Weeks	26 Weeks
£417	£250	£20.86	£15.84	£12.64
£500	£300	£25.03	£19.00	£15.15
£583	£350	£29.20	£22.17	£17.69
£667	£400	£33.36	£25.33	£20.20
£750	£450	£37.54	£28.50	£22.74
£833	£500	£41.70	£31.67	£25.26
£917	£550	£45.88	£34.84	£27.79
£1,000	£600	£50.04	£38.00	£30.31
£1,083	£650	£54.23	£41.17	£32.84
£1,167	£700	£58.39	£44.33	£35.36
£1,250	£750	£62.57	£47.50	£37.89
£1,333	£800	£66.73	£50.66	£40.41
£1,417	£850	£70.91	£53.84	£42.95
£1,500	£900	£75.07	£57.00	£45.46
£1,583	£950	£79.26	£60.17	£47.99
£1,667	£1,000	£83.42	£63.33	£50.52
£1,750	£1,050	£87.60	£66.50	£53.05
£1,833	£1,100	£91.76	£69.66	£55.56
£1,917	£1,150	£95.94	£72.83	£58.10
£2,000	£1,200	£100.10	£75.99	£60.62
£2,083	£1,250	£104.27	£79.16	£63.15
£2,167	£1,300	£108.44	£82.32	£65.67
£2,250	£1,350	£112.61	£85.50	£68.20
£2,333	£1,400	£116.78	£88.66	£70.72
£2,417	£1,450	£120.96	£91.83	£73.25
£2,500	£1,500	£125.12	£94.99	£75.76
£2,583	£1,550	£129.30	£98.17	£78.31
£2,667	£1,600	£133.46	£101.33	£80.82
£2,750	£1,650	£137.64	£104.50	£83.36
£2,833	£1,700	£141.80	£107.66	£85.87
£2,917	£1,750	£145.99	£110.83	£88.40
£3,000	£1,800	£150.15	£113.99	£90.93
£3,083	£1,850	£154.33	£117.16	£93.46
£3,167	£1,900	£158.49	£120.32	£95.98
£3,250	£1,950	£162.66	£123.50	£98.51
£3,333	£2,000	£166.83	£126.64	£101.02
£3,417	£2,050	£171.00	£129.82	£103.57
£3,500	£2,100	£175.17	£132.98	£106.08
£3,583	£2,150	£179.34	£136.15	£108.61
£3,667	£2,200	£183.51	£139.31	£111.13
£3,750	£2,250	£187.69	£142.48	£113.66
£3,833	£2,300	£191.85	£145.64	£116.19
£3,917	£2,350	£196.03	£148.81	£118.71
£4,000	£2,400	£200.19	£151.97	£121.23
£4,083	£2,450	£204.37	£155.15	£123.77
£4,167	£2,500	£208.54	£158.31	£126.29

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Monthly Gross Earnings	Monthly Income Benefit	Annual Premium		
		30 Days	13 Weeks	26 Weeks
£417	£250	£250.32	£190.08	£151.68
£500	£300	£300.36	£228.00	£181.80
£583	£350	£350.40	£266.04	£212.28
£667	£400	£400.32	£303.96	£242.40
£750	£450	£450.48	£342.00	£272.88
£833	£500	£500.40	£380.04	£303.12
£917	£550	£550.56	£418.08	£333.48
£1,000	£600	£600.48	£456.00	£363.72
£1,083	£650	£650.76	£494.04	£394.08
£1,167	£700	£700.68	£531.96	£424.32
£1,250	£750	£750.84	£570.00	£454.68
£1,333	£800	£800.76	£607.92	£484.92
£1,417	£850	£850.92	£646.08	£515.40
£1,500	£900	£900.84	£684.00	£545.52
£1,583	£950	£951.12	£722.04	£575.88
£1,667	£1,000	£1,001.04	£759.96	£606.24
£1,750	£1,050	£1,051.20	£798.00	£636.60
£1,833	£1,100	£1,101.12	£835.92	£666.72
£1,917	£1,150	£1,151.28	£873.96	£697.20
£2,000	£1,200	£1,201.20	£911.88	£727.44
£2,083	£1,250	£1,251.24	£949.92	£757.80
£2,167	£1,300	£1,301.28	£987.84	£788.04
£2,250	£1,350	£1,351.32	£1,026.00	£818.40
£2,333	£1,400	£1,401.36	£1,063.92	£848.64
£2,417	£1,450	£1,451.52	£1,101.96	£879.00
£2,500	£1,500	£1,501.44	£1,139.88	£909.12
£2,583	£1,550	£1,551.60	£1,178.04	£939.72
£2,667	£1,600	£1,601.52	£1,215.96	£969.84
£2,750	£1,650	£1,651.68	£1,254.00	£1,000.32
£2,833	£1,700	£1,701.60	£1,291.92	£1,030.44
£2,917	£1,750	£1,751.88	£1,329.96	£1,060.80
£3,000	£1,800	£1,801.80	£1,367.88	£1,091.16
£3,083	£1,850	£1,851.96	£1,405.92	£1,121.52
£3,167	£1,900	£1,901.88	£1,443.84	£1,151.76
£3,250	£1,950	£1,951.92	£1,482.00	£1,182.12
£3,333	£2,000	£2,001.96	£1,519.68	£1,212.24
£3,417	£2,050	£2,052.00	£1,557.84	£1,242.84
£3,500	£2,100	£2,102.04	£1,595.76	£1,272.96
£3,583	£2,150	£2,152.08	£1,633.80	£1,303.32
£3,667	£2,200	£2,202.12	£1,671.72	£1,333.56
£3,750	£2,250	£2,252.28	£1,709.76	£1,363.92
£3,833	£2,300	£2,302.20	£1,747.68	£1,394.28
£3,917	£2,350	£2,352.36	£1,785.72	£1,424.52
£4,000	£2,400	£2,402.28	£1,823.64	£1,454.76
£4,083	£2,450	£2,452.44	£1,861.80	£1,485.24
£4,167	£2,500	£2,502.48	£1,899.72	£1,515.48

# sovereign (25% cash back)

## income assistance plan



### Accident & Sickness - monthly premiums

Cover for: Accident & Sickness, Serious Injury, Hospitalisation and Accidental Death

Maximum monthly benefit: 60% gross taxable earnings for employed, or 60% taxable income for self employed.

Select your customer's Monthly Gross Earnings from TABLE A, to find their maximum Monthly Income Benefit in TABLE B.

Premium rates include Insurance Premium Tax (IPT). Evidence of loss of income up to the benefit level required upon claim.

Monthly Income Benefit £250 minimum and £2,500 maximum. Only available in £50 increments.

TABLE A		TABLE B		BENEFIT PERIOD: 1 Year				BENEFIT PERIOD: 2 Years			
Monthly Gross Earnings		Monthly Income Benefit		Monthly Premium				Monthly Premium			
				14 Days	30 Days	13 Weeks	26 Weeks	14 Days	30 Days	13 Weeks	26 Weeks
£417	£250	£12.30	£12.12	£9.34	£7.45	£16.91	£16.72	£13.08	£10.33		
£500	£300	£14.75	£14.55	£11.20	£8.93	£20.28	£20.05	£15.71	£12.39		
£583	£350	£17.21	£16.97	£13.07	£10.43	£23.66	£23.40	£18.32	£14.45		
£667	£400	£19.67	£19.39	£14.93	£11.91	£27.05	£26.74	£20.94	£16.51		
£750	£450	£22.13	£21.83	£16.80	£13.41	£30.43	£30.08	£23.55	£18.58		
£833	£500	£24.58	£24.24	£18.67	£14.89	£33.81	£33.43	£26.18	£20.63		
£917	£550	£27.05	£26.67	£20.53	£16.38	£37.19	£36.77	£28.79	£22.70		
£1,000	£600	£29.50	£29.09	£22.40	£17.87	£40.57	£40.11	£31.41	£24.76		
£1,083	£650	£31.96	£31.52	£24.27	£19.36	£43.95	£43.45	£34.02	£26.83		
£1,167	£700	£34.41	£33.94	£26.13	£20.85	£47.34	£46.79	£36.65	£28.89		
£1,250	£750	£36.88	£36.36	£28.00	£22.34	£50.72	£50.14	£39.26	£30.96		
£1,333	£800	£39.33	£38.79	£29.86	£23.82	£54.09	£53.47	£41.88	£33.02		
£1,417	£850	£41.79	£41.22	£31.73	£25.32	£57.47	£56.83	£44.49	£35.09		
£1,500	£900	£44.25	£43.63	£33.60	£26.80	£60.85	£60.16	£47.11	£37.15		
£1,583	£950	£46.71	£46.06	£35.46	£28.29	£64.24	£63.51	£49.73	£39.22		
£1,667	£1,000	£49.17	£48.49	£37.33	£29.78	£67.62	£66.85	£52.34	£41.28		
£1,750	£1,050	£51.63	£50.91	£39.20	£31.26	£71.00	£70.19	£54.96	£43.34		
£1,833	£1,100	£54.09	£53.33	£41.06	£32.75	£74.38	£73.53	£57.58	£45.40		
£1,917	£1,150	£56.55	£55.76	£42.94	£34.24	£77.76	£76.88	£60.20	£47.47		
£2,000	£1,200	£59.01	£58.18	£44.79	£35.73	£81.15	£80.22	£62.81	£49.53		
£2,083	£1,250	£61.47	£60.61	£46.66	£37.22	£84.53	£83.56	£65.43	£51.60		
£2,167	£1,300	£63.92	£63.02	£48.53	£38.71	£87.90	£86.90	£68.05	£53.66		
£2,250	£1,350	£66.39	£65.46	£50.40	£40.20	£91.28	£90.24	£70.67	£55.73		
£2,333	£1,400	£68.84	£67.88	£52.26	£41.68	£94.66	£93.58	£73.28	£57.79		
£2,417	£1,450	£71.30	£70.30	£54.13	£43.18	£98.04	£96.93	£75.90	£59.85		
£2,500	£1,500	£73.76	£72.73	£55.99	£44.66	£101.43	£100.27	£78.52	£61.91		
£2,583	£1,550	£76.22	£75.15	£57.87	£46.16	£104.81	£103.62	£81.14	£63.98		
£2,667	£1,600	£78.67	£77.57	£59.72	£47.64	£108.19	£106.95	£83.75	£66.04		
£2,750	£1,650	£81.14	£80.00	£61.59	£49.13	£111.57	£110.30	£86.36	£68.10		
£2,833	£1,700	£83.59	£82.42	£63.46	£50.62	£114.95	£113.64	£88.99	£70.16		
£2,917	£1,750	£86.05	£84.85	£65.33	£52.11	£118.34	£116.98	£91.60	£72.23		
£3,000	£1,800	£88.50	£87.27	£67.19	£53.60	£121.71	£120.33	£94.22	£74.29		
£3,083	£1,850	£90.97	£89.70	£69.06	£55.09	£125.09	£123.67	£96.83	£76.36		
£3,167	£1,900	£93.42	£92.12	£70.92	£56.57	£128.47	£127.01	£99.46	£78.42		
£3,250	£1,950	£95.88	£94.54	£72.80	£58.07	£131.85	£130.35	£102.07	£80.49		
£3,333	£2,000	£98.34	£96.96	£74.65	£59.55	£135.24	£133.69	£104.69	£82.55		
£3,417	£2,050	£100.80	£99.40	£76.52	£61.05	£138.62	£137.04	£107.30	£84.62		
£3,500	£2,100	£103.25	£101.81	£78.39	£62.53	£142.00	£140.37	£109.93	£86.68		
£3,583	£2,150	£105.72	£104.24	£80.26	£64.02	£145.38	£143.73	£112.54	£88.75		
£3,667	£2,200	£108.17	£106.67	£82.12	£65.51	£148.76	£147.06	£115.16	£90.81		
£3,750	£2,250	£110.63	£109.09	£83.99	£67.00	£152.15	£150.41	£117.77	£92.88		
£3,833	£2,300	£113.09	£111.51	£85.85	£68.49	£155.52	£153.74	£120.40	£94.94		
£3,917	£2,350	£115.55	£113.93	£87.73	£69.98	£158.90	£157.09	£123.01	£97.00		
£4,000	£2,400	£118.00	£116.36	£89.59	£71.46	£162.28	£160.43	£125.63	£99.05		
£4,083	£2,450	£120.47	£118.79	£91.45	£72.96	£165.66	£163.78	£128.24	£101.12		
£4,167	£2,500	£122.92	£121.20	£93.32	£74.44	£169.04	£167.12	£130.86	£103.18		

#### Children age 3-16 (Excludes Sickness Cover)

Up to 4 children aged 3 - 16 covered FREE when two adults covered.

Premium below shows cost to cover a block of 1 - 4 children when added to Single Adult Cover or for additional groups of 1 - 4 children.

Monthly Accident Benefit:	£250
Daily Hospitalisation Benefit (accident only):	£25
Benefit Period:	1 year
Deferred Period:	same as the main applicant

Monthly Premium: £6.59

Annual Premium: £75.13

# sovereign (25% cash back)

## income assistance plan



### Accident & Sickness - annual premiums

Cover for: Accident & Sickness, Serious Injury, Hospitalisation and Accidental Death

Maximum monthly benefit: 60% gross taxable earnings for employed, or 60% taxable income for self employed.

Select your customer's Monthly Gross Earnings from TABLE A, to find their maximum Monthly Income Benefit in TABLE B.

Premium rates include Insurance Premium Tax (IPT). Evidence of loss of income up to the benefit level required upon claim.

Monthly Income Benefit £250 minimum and £2,500 maximum. Only available in £50 increments.

TABLE A		TABLE B		BENEFIT PERIOD: 1 Year				BENEFIT PERIOD: 2 Years			
Monthly Gross Earnings		Monthly Income Benefit		Annual Premium				Annual Premium			
				14 Days	30 Days	13 Weeks	26 Weeks	14 Days	30 Days	13 Weeks	26 Weeks
£417	£250	£140.22	£138.17	£106.48	£84.93	£192.77	£190.61	£149.11	£117.76		
£500	£300	£168.15	£165.87	£127.68	£101.80	£231.19	£228.57	£179.09	£141.25		
£583	£350	£196.19	£193.46	£149.00	£118.90	£269.72	£266.76	£208.85	£164.73		
£667	£400	£224.24	£221.05	£170.20	£135.77	£308.37	£304.84	£238.72	£188.21		
£750	£450	£252.28	£248.86	£191.52	£152.87	£346.90	£342.91	£268.47	£211.81		
£833	£500	£280.21	£276.34	£212.84	£169.75	£385.43	£381.10	£298.45	£235.18		
£917	£550	£308.37	£304.04	£234.04	£186.73	£423.97	£419.18	£328.21	£258.78		
£1,000	£600	£336.30	£331.63	£255.36	£203.72	£462.50	£457.25	£358.07	£282.26		
£1,083	£650	£364.34	£359.33	£276.68	£220.70	£501.03	£495.33	£387.83	£305.86		
£1,167	£700	£392.27	£386.92	£297.88	£237.69	£539.68	£533.41	£417.81	£329.35		
£1,250	£750	£420.43	£414.50	£319.20	£254.68	£578.21	£571.60	£447.56	£352.94		
£1,333	£800	£448.36	£442.21	£340.40	£271.55	£616.63	£609.56	£477.43	£376.43		
£1,417	£850	£476.41	£469.91	£361.72	£288.65	£655.16	£647.86	£507.19	£400.03		
£1,500	£900	£504.45	£497.38	£383.04	£305.52	£693.69	£685.82	£537.05	£423.51		
£1,583	£950	£532.49	£525.08	£404.24	£322.51	£732.34	£724.01	£566.92	£447.11		
£1,667	£1,000	£560.54	£552.79	£425.56	£339.49	£770.87	£762.09	£596.68	£470.59		
£1,750	£1,050	£588.58	£580.37	£446.88	£356.36	£809.40	£800.17	£626.54	£494.08		
£1,833	£1,100	£616.63	£607.96	£468.08	£373.35	£847.93	£838.24	£656.41	£517.56		
£1,917	£1,150	£644.67	£635.66	£489.52	£390.34	£886.46	£876.43	£686.28	£541.16		
£2,000	£1,200	£672.71	£663.25	£510.61	£407.32	£925.11	£914.51	£716.03	£564.64		
£2,083	£1,250	£700.76	£690.95	£531.92	£424.31	£963.64	£952.58	£745.90	£588.24		
£2,167	£1,300	£728.69	£718.43	£553.24	£441.29	£1,002.06	£990.66	£775.77	£611.72		
£2,250	£1,350	£756.85	£746.24	£574.56	£458.28	£1,040.59	£1,028.74	£805.64	£635.32		
£2,333	£1,400	£784.78	£773.83	£595.76	£475.15	£1,079.12	£1,066.81	£835.39	£658.81		
£2,417	£1,450	£812.82	£801.42	£617.08	£492.25	£1,117.66	£1,105.00	£865.26	£682.29		
£2,500	£1,500	£840.86	£829.12	£638.29	£509.12	£1,156.30	£1,143.08	£895.13	£705.77		
£2,583	£1,550	£868.91	£856.71	£659.72	£526.22	£1,194.83	£1,181.27	£925.00	£729.37		
£2,667	£1,600	£896.84	£884.30	£680.81	£543.10	£1,233.37	£1,219.23	£954.75	£752.86		
£2,750	£1,650	£925.00	£912.00	£702.13	£560.08	£1,271.90	£1,257.42	£984.50	£776.34		
£2,833	£1,700	£952.93	£939.59	£723.44	£577.07	£1,310.43	£1,295.50	£1,014.49	£799.82		
£2,917	£1,750	£980.97	£967.29	£744.76	£594.05	£1,349.08	£1,333.57	£1,044.24	£823.42		
£3,000	£1,800	£1,008.90	£994.88	£765.97	£611.04	£1,387.49	£1,371.76	£1,074.11	£846.91		
£3,083	£1,850	£1,037.06	£1,022.58	£787.28	£628.03	£1,426.03	£1,409.84	£1,103.86	£870.50		
£3,167	£1,900	£1,064.99	£1,050.17	£808.49	£644.90	£1,464.56	£1,447.91	£1,133.84	£893.99		
£3,250	£1,950	£1,093.03	£1,077.76	£829.92	£662.00	£1,503.09	£1,485.99	£1,163.60	£917.59		
£3,333	£2,000	£1,121.08	£1,105.34	£851.01	£678.87	£1,541.74	£1,524.07	£1,193.47	£941.07		
£3,417	£2,050	£1,149.12	£1,133.16	£872.33	£695.97	£1,580.27	£1,562.26	£1,223.22	£964.67		
£3,500	£2,100	£1,177.05	£1,160.63	£893.65	£712.84	£1,618.80	£1,600.22	£1,253.20	£988.15		
£3,583	£2,150	£1,205.21	£1,188.34	£914.96	£729.83	£1,657.33	£1,638.52	£1,282.96	£1,011.75		
£3,667	£2,200	£1,233.14	£1,216.04	£936.17	£746.81	£1,695.86	£1,676.48	£1,312.82	£1,035.23		
£3,750	£2,250	£1,261.18	£1,243.63	£957.49	£763.80	£1,734.51	£1,714.67	£1,342.58	£1,058.83		
£3,833	£2,300	£1,289.23	£1,271.21	£978.69	£780.79	£1,772.93	£1,752.64	£1,372.56	£1,082.32		
£3,917	£2,350	£1,317.27	£1,298.80	£1,000.12	£797.77	£1,811.46	£1,790.83	£1,402.31	£1,105.80		
£4,000	£2,400	£1,345.20	£1,326.50	£1,021.33	£814.64	£1,849.99	£1,828.90	£1,432.18	£1,129.17		
£4,083	£2,450	£1,373.36	£1,354.21	£1,042.53	£831.74	£1,888.52	£1,867.09	£1,461.94	£1,152.77		
£4,167	£2,500	£1,401.29	£1,381.68	£1,063.85	£848.62	£1,927.06	£1,905.17	£1,491.80	£1,176.25		

# sovereign (25% cash back)

## income assistance plan



### Accident, Sickness & Unemployment - monthly premiums

Cover for: Accident & Sickness, Serious Injury, Hospitalisation, Accidental Death AND Business Failure/Unemployment

Maximum monthly benefit: 60% gross taxable earnings for employed, or 60% taxable income for self employed.

Select your customer's Monthly Gross Earnings from TABLE A, to find their maximum Monthly Income Benefit in TABLE B.

Premium rates include Insurance Premium Tax (IPT). Evidence of loss of income up to the benefit level required upon claim.

Monthly Income Benefit £250 minimum and £2,500 maximum. Only available in £50 increments.

TABLE A		TABLE B		BENEFIT PERIOD: 1 Year		
Monthly Gross Earnings	Monthly Income Benefit	Monthly Premium				
		30 Days	13 Weeks	26 Weeks		
£417	£250	£25.33	£19.23	£15.34		
£500	£300	£30.39	£23.07	£18.39		
£583	£350	£35.45	£26.91	£21.48		
£667	£400	£40.52	£30.75	£24.53		
£750	£450	£45.59	£34.61	£27.61		
£833	£500	£50.65	£38.45	£30.67		
£917	£550	£55.72	£42.31	£33.75		
£1,000	£600	£60.77	£46.14	£36.81		
£1,083	£650	£65.85	£49.99	£39.88		
£1,167	£700	£70.91	£53.83	£42.94		
£1,250	£750	£75.98	£57.68	£46.01		
£1,333	£800	£81.03	£61.52	£49.07		
£1,417	£850	£86.10	£65.37	£52.14		
£1,500	£900	£91.16	£69.20	£55.20		
£1,583	£950	£96.24	£73.06	£58.28		
£1,667	£1,000	£101.29	£76.90	£61.34		
£1,750	£1,050	£106.36	£80.75	£64.42		
£1,833	£1,100	£111.41	£84.58	£67.48		
£1,917	£1,150	£116.49	£88.43	£70.55		
£2,000	£1,200	£121.55	£92.27	£73.60		
£2,083	£1,250	£126.62	£96.13	£76.68		
£2,167	£1,300	£131.67	£99.96	£79.74		
£2,250	£1,350	£136.75	£103.81	£82.81		
£2,333	£1,400	£141.80	£107.65	£85.87		
£2,417	£1,450	£146.88	£111.50	£88.95		
£2,500	£1,500	£151.93	£115.35	£92.01		
£2,583	£1,550	£157.00	£119.19	£95.09		
£2,667	£1,600	£162.06	£123.03	£98.14		
£2,750	£1,650	£167.13	£126.89	£101.22		
£2,833	£1,700	£172.18	£130.72	£104.27		
£2,917	£1,750	£177.26	£134.58	£107.35		
£3,000	£1,800	£182.32	£138.42	£110.41		
£3,083	£1,850	£187.39	£142.26	£113.48		
£3,167	£1,900	£192.45	£146.10	£116.55		
£3,250	£1,950	£197.51	£149.95	£119.62		
£3,333	£2,000	£202.58	£153.79	£122.68		
£3,417	£2,050	£207.65	£157.64	£125.76		
£3,500	£2,100	£212.71	£161.47	£128.81		
£3,583	£2,150	£217.77	£165.33	£131.89		
£3,667	£2,200	£222.83	£169.17	£134.94		
£3,750	£2,250	£227.91	£173.02	£138.01		
£3,833	£2,300	£232.97	£176.86	£141.08		
£3,917	£2,350	£238.04	£180.70	£144.15		
£4,000	£2,400	£243.09	£184.54	£147.22		
£4,083	£2,450	£248.16	£188.40	£150.29		
£4,167	£2,500	£253.23	£192.24	£153.35		

# sovereign (25% cash back)

## income assistance plan



### Accident, Sickness & Unemployment - annual premiums

Cover for: Accident & Sickness, Serious Injury, Hospitalisation, Accidental Death AND Business Failure/Unemployment

Maximum monthly benefit: 60% gross taxable earnings for employed, or 60% taxable income for self employed.

Select your customer's Monthly Gross Earnings from TABLE A, to find their maximum Monthly Income Benefit in TABLE B.

Premium rates include Insurance Premium Tax (IPT). Evidence of loss of income up to the benefit level required upon claim.

Monthly Income Benefit £250 minimum and £2,500 maximum. Only available in £50 increments.

TABLE A	TABLE B	BENEFIT PERIOD: 1 Year		
Monthly Gross Earnings	Monthly Income Benefit	Annual Premium		
		30 Days	13 Weeks	26 Weeks
£417	£250	£303.96	£230.76	£184.08
£500	£300	£364.68	£276.84	£220.68
£583	£350	£425.40	£322.92	£257.76
£667	£400	£486.24	£369.00	£294.36
£750	£450	£547.08	£415.32	£331.32
£833	£500	£607.80	£461.40	£368.04
£917	£550	£668.64	£507.72	£405.00
£1,000	£600	£729.24	£553.68	£441.72
£1,083	£650	£790.20	£599.88	£478.56
£1,167	£700	£850.92	£645.96	£515.28
£1,250	£750	£911.76	£692.16	£552.12
£1,333	£800	£972.36	£738.24	£588.84
£1,417	£850	£1,033.20	£784.44	£625.68
£1,500	£900	£1,093.92	£830.40	£662.40
£1,583	£950	£1,154.88	£876.72	£699.36
£1,667	£1,000	£1,215.48	£922.80	£736.08
£1,750	£1,050	£1,276.32	£969.00	£773.04
£1,833	£1,100	£1,336.92	£1,014.96	£809.76
£1,917	£1,150	£1,397.88	£1,061.16	£846.60
£2,000	£1,200	£1,458.60	£1,107.24	£883.20
£2,083	£1,250	£1,519.44	£1,153.56	£920.16
£2,167	£1,300	£1,580.04	£1,199.52	£956.88
£2,250	£1,350	£1,641.00	£1,245.72	£993.72
£2,333	£1,400	£1,701.60	£1,291.80	£1,030.44
£2,417	£1,450	£1,762.56	£1,338.00	£1,067.40
£2,500	£1,500	£1,823.16	£1,384.20	£1,104.12
£2,583	£1,550	£1,884.00	£1,430.28	£1,141.08
£2,667	£1,600	£1,944.72	£1,476.36	£1,177.68
£2,750	£1,650	£2,005.56	£1,522.68	£1,214.64
£2,833	£1,700	£2,066.16	£1,568.64	£1,251.24
£2,917	£1,750	£2,127.12	£1,614.96	£1,288.20
£3,000	£1,800	£2,187.84	£1,661.04	£1,324.92
£3,083	£1,850	£2,248.68	£1,707.12	£1,361.76
£3,167	£1,900	£2,309.40	£1,753.20	£1,398.60
£3,250	£1,950	£2,370.12	£1,799.40	£1,435.44
£3,333	£2,000	£2,430.96	£1,845.48	£1,472.16
£3,417	£2,050	£2,491.80	£1,891.68	£1,509.12
£3,500	£2,100	£2,552.52	£1,937.64	£1,545.72
£3,583	£2,150	£2,613.24	£1,983.96	£1,582.68
£3,667	£2,200	£2,673.96	£2,030.04	£1,619.28
£3,750	£2,250	£2,734.92	£2,076.24	£1,656.12
£3,833	£2,300	£2,795.64	£2,122.32	£1,692.96
£3,917	£2,350	£2,856.48	£2,168.40	£1,729.80
£4,000	£2,400	£2,917.08	£2,214.48	£1,766.64
£4,083	£2,450	£2,977.92	£2,260.80	£1,803.48
£4,167	£2,500	£3,038.76	£2,306.88	£1,840.20