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Go Contracting...Go Limited...Go Gorilla

LIFE PROTECTION FOR CONTRACTORS

Insurance Services for Contractors

One of the most common issues for becoming a contractor is losing the benefits and financial stability of being an employee. Unfortunately most contractors do not seek advice on what may happen if you are not able to work on your contract until it's too late.

You could save yourself the stress of having to worry about financial loss by simply covering yourself against some eventualities, such as accident, sickness or even death.

It is important to consider what would happen if you were unable to work, and to replace any employee benefits package to prevent you from being vulnerable.

If you feel you could benefit from any of the above, The Insurance Surgery are on hand to provide guidance.

About The Insurance Surgery

The Insurance Surgery have a team of insurance experts which have helped thousands of families, individuals and businesses to protect themselves against financial loss.

Available Services:

- Free Advice
- Whole of Market as well as access to specialist providers
- Highly trained team of advisors
- Experienced business / contractor team (i.e. Tax efficient cover)
- Free Trust service
- Outstanding customer feedback
- Free annual review service

Established in 1999 and now one of the leading specialist insurance experts for personal and business protection products.

the insurance surgery

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The Insurance Surgery Limited is authorised and regulated by The Financial Conduct Authority. Registered in England and Wales: 5137288. Registered office: Wood Street Mill, 45 Pickford Street, Macclesfield, Cheshire, SK11 6HB

Contractor Insurance

Insurance needs for contractors are considered to be even more important than those in long term employment due to the nature of working on contract. There is an element of uncertainty when becoming a contractor that must be considered and protected against, to prevent financial loss for your loved ones.

There are a number of products available for contractors, including:

- Relevant Life (Tax efficient Life Insurance)
- Life Insurance (i.e. Term and Whole of Life)
- Income Protection
- Critical Illness Cover

Have you considered what would happen if you were unable to work tomorrow due to accident, sickness or even death?

Tax Efficient Life Insurance (Relevant Life Insurance)

One man Limited company contractors are able to fund life insurance through their business, which has no income tax or benefit in kind considerations.

Some benefits of Relevant Life:

- Corporation tax relief on premiums
- Income tax savings
- No benefit in Kind
- No IHT liability on benefit
- Premiums treated as a business expense

There are also other tax efficient protection products available to contractors which can be charged through your company.

For more information, speak to a member of The Insurance Surgery Business Protection team by visiting www.gorillaaccounting.com/relevant-life-policy and completing the form.

Health and Wellbeing Protection (Vitality)

The Insurance Surgery also offer a range of products which include a list of health & wellbeing benefits and activity rewards for you and your family.

Health rewards and discounts include:

- Annual health check
- Up to £100 cashback every year
- 50% OFF at Virgin Active
- 50% cashback with Evans Cycles
- 50% OFF running shoes at Sweatshop
- 50% OFF Garmin, Polar, Fitbit and more
- 75% OFF Champney's Spa Breaks

Activity rewards and discounts include:

- FREE cinema tickets at Vue and Cineworld
- FREE Starbucks coffee
- Up to 40% BA European flights
- 50% OFF Eurostar

These are just some of the amazing benefits and discounts available with Vitality. For more information, speak a member of the The Insurance Surgery team today!

GET STARTED

For more information on The Insurance Surgery, and how they can help you visit:

www.gorillaaccounting.com/relevant-life-policy

Alternatively, give them a call on ☎ **0800 083 2829**

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