

PRODUCTS LIST



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Life Insurance

Whole of Life (Guaranteed sum assured that will pay out on death. Lower sum assured on this option as a guaranteed pay-out, but the benefit of a lump sum when needed with no end date).

Term policy until the age of 90. This is the maximum age; you will have more sum assured but the policy will end at 90.

Level sum assured - Sum assured stays the same throughout the term of the plan.

Decreasing sum assured - More suited with a mortgage, the sum assured reduces every year. This option is a little cheaper than a Level plan.

Critical Illness

Various providers offer different cover amounts and conditions. You can have up to 170 illnesses covered such as: - Cancer, Heart Attack, Stroke and Diabetes etc.

Children's Cover

Children from birth to age 21 are covered for 13 child-specific conditions plus 47 main critical illness conditions.

Family Protection

Designed to provide your family with a monthly benefit should the worst happen. This can help with mortgage or rent, replace lost income and help with the costs of bringing up children.

Mortgage Protection

A policy where the sum assured reduces each year in line with the mortgage. A cheaper option than a Level Term policy.

Income or Wages Protection

Designed to pay you a tax-free monthly amount if you can't work due to an accident or sickness. This can help cover the cost of your essential bills and living expenses.

Funeral Cover

Gives you peace of mind knowing that your funeral is arranged and paid for in advance ensuring your final wishes are fulfilled.

Over 50's Cover

Divorce is stressful enough without the uncertainty of how you would cope financially if anything happened to your ex, it's probably not in the Will to cover either of you.

Fracture Cover

Fracture cover pays a one-off sum if you suffer from one of 18 specified fractures during a 12-month period.

Private Medical Insurance

Covers the costs of having private medical treatment for unexpected medical conditions. This cover will pay for expensive and unexpected medical costs and you will gain access to medical treatment quickly from a choice of the UK's private providers.

Health Insurance

This is a policy which allows you to claim money back for dental appointments and treatments as well as therapy treatments including physiotherapy, chiropractic and osteopathy treatments. Money can also be claimed back for GP-referred diagnostic consultations and treatments for you, your children and your partner.

Home Insurance

This is a type of insurance product that protects your property and your belongings. There are 3 main types – Buildings Insurance, Contents Insurance or a combination of them both.

Travel Insurance

Travel insurance is insurance that is intended to cover medical expenses, trip cancellation, lost luggage, flight delays and other losses incurred while traveling, either internationally or domestically.

Pet Insurance

Pet insurance pays, partly or in total, for veterinary treatment of the insured person's ill or injured pet. Some policies will pay out when the pet dies, or if the pet is lost or stolen.

Mortgages

This is a type of loan that you can get from a lending institution such as a bank, which you will give to the seller to pay for a property. In turn, you owe the lender, the bank, the amount of the property you purchased plus interest and other fees. The bank will hold on to the deed of the property as collateral until you are able to pay off your debt with them. Once the mortgage has been paid off the customer owns the property outright.

Loans

A loan is a specific amount of money given to another party in exchange for future repayment of the loan value amount, along with interest or other finance charges. A loan may be for a specific, one-time amount or can be available as an open-ended line of credit up to a specified limit. Loans can be secured against a property or unsecured.

Business Insurance

Business insurance coverage protects businesses from losses due to events that may occur during the normal course of business such as coverage for property damage, legal liability and employee-related risks.

We don't charge for any consultations,
so give us a call on **01254 460880**
for a no obligation chat and a quote.

Or email us at
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