

Fortis Life products now available to PTFs Directly Authorised firms

Fortis Life is the dedicated Life Protection arm of Fortis in the UK. Launched in July 2008, we have brought to market a leading e-business proposition and innovative new products, and now provide cover for over 60,000 customers.

Fortis Life was built from the ground up with fast, simple systems that put the adviser in control. Our self service approach is designed to improve confidence, lower costs and ensure the sales process is as quick and efficient as possible.

- No ongoing duty of disclosure
- No wet signatures
- Real time updates on pending applications
- Immediate statement of terms and an explanation if non-standard
- On risk – then and there – in as little as 14 questions
- Commission paid weekly
- Ability to change details online, even after cover starts

Our intuitive approach to underwriting means we only ask relevant questions. We tailor these by age, sex, product and sum assured. We also do not automatically request GPRs (year to date we've only asked for one in 13% of cases). We only request them if it is absolutely necessary.



Fortis Life has received the following industry recognition:

- 'Best protection newcomer' 2009, F&TRC
- EEE-rated Term Assurance, Critical Illness cover, Income Protection and Menu Protection for YourLife Plan, F&TRC
- 5-star Critical Illness cover and Income Protection, Defaqto
- 'Innovation of the year' for Real Life Cover, Protection Review 2009



About Fortis

Fortis is a global insurance group of significant scale with over EUR14bn turnover, 20 million customers and 10,000 employees worldwide. Its four key markets include Belgium, United Kingdom, Continental Europe and Asia.

In the UK Fortis is a leading provider of award-winning general insurance and life protection, insuring in the region of 7 million customers. It works in partnership with a number of household name brands such as the AA, Age Concern, Post Office and John Lewis. Fortis also recently announced a joint venture partnership with TESCO which will provide its customers with general insurance products from late 2010 onwards.

Fortis UK has received the following industry recognition:

- British Insurance 'Claims Initiative of the Year' 2008
- Insurance Times 'Motor Insurer of the Year' 2008
- Incisive Media 'Gold Standard Award' 2008 – the first ever general insurer awarded
- British Insurance 'General Insurer of the Year' 2007

Our Products

Our products have been designed to introduce fresh thinking and genuine needs-based solutions that focus on consumers' real needs.

YourLife Plan

- A true menu product – multiple covers in one plan with one application and one direct debit
- Term Assurance, Critical Illness, Income Protection, Family Income Benefit covers
- Terminal Illness pays out even in the final year
- Joint lives can be separated at the touch of a button during the application process
- Covers can go live independently
- Temporary Disability option (short-term income protection if a client can't work because of an illness or injury, even if it's not permanent)

Real Life Cover

- A pre-packaged plan, offering protection for the things most likely to stop your client from earning a living
- Term Assurance, Critical Illness and Income Protection policies with optional Unemployment Cover
- Term Assurance and Terminal Illness benefits that continue unaffected by other claims
- Easy to understand and affordable, just 5 simple benefit and term choices to make
- A real alternative to mortgage and payment protection, at a fraction of the cost

[click here](#) to find out more

Gross Commission

We will be actively monitoring the persistency and quality of business from firms individually and should rise so that they are in the fourth quartile across the market, based on cancellations from inception and lapses, then we will look to move those firms back to a 4 year basis

Getting started

If you are Directly Authorised:

[click here](#) to apply for an agency with Fortis Life.

To find out more:

Please contact our Sales Development Team with any general queries:



Phone: **0845 600 6829**



Email: ifabusinesssupport@fortislife.co.uk



Website: www.fortislife.co.uk