



New year, new protected you? Protection in 2022

2021 was another unprecedented year for the Insurance industry with climate change summits, wildfires, stuck cargo ships and of course the COVID-19 pandemic. It seems that everything that has happened over the last 12 months has presented a new challenge for the industry, challenges that are regularly being overcome.

It was a record-breaking year for the industry as recent events have shown more people than ever just how important it can be to get protected. There was a huge increase in people getting themselves protected with various forms of insurance and 2022 is predicted to be much the same.

It looks like COVID will be carrying on into the new year with cases on the rise once again, so it could be the perfect time for you to review or consider protection insurance. Protection insurance is the best way to ensure your income is safe if you were unable to work. With more uncertainty facing the

country as further restrictions are potentially on the horizon, who knows what will happen as we head into 2022 – so what better new years resolution could there be than to guarantee you and your family will be provided for no matter what.

Financial protection can be a key factor in achieving financial resilience and a secure future as being able to cope with any obstacles that may come your way is an incredibly valuable asset. Income protection insurance will also help to provide for your family if the worst were to happen to you – an event that no one wants to consider but everyone should be

covered for – especially in the midst of a pandemic.

It's not just your finances that can be looked after by IP or critical illness cover, as many policies will also have other benefits such as access to care and some policies will cover your children at no extra cost. Protection for your family is obviously a priority for everyone, which is why it is so surprising how many people have never even considered protecting their income – the very thing that provides for them.

In recent times, millions of people have felt just some of the benefits that income protection and critical illness cover can offer as the furlough scheme has helped so many families get through the pandemic. These protection products offer exactly what furlough has and so much more – so why not make this year the year you protect your family in case you become unable to work.



If you'd like to discuss the options available to you, contact your adviser today.