



PHS Winter 2010 Newsletter



*Income Protection continues to be a Number 1 requirement for many of our clients. New products are being launched by the major providers which include an option for **unemployment only** cover. The past complexities regarding medical underwriting have eased considerably and these plans are now relatively simple to set up electronically. The products we are promoting are as follows:*

- **PaymentShield**
- **Bills & Things**
- **Friends Provident**
- **IncomeShield**
- **Pioneer**
- **Full Income Protection**

*There is a fundamental change now in the cover for **Accident, Sickness and Unemployment** in that you don't have to be a mortgage holder to qualify. You can use the monthly payment to cover whatever you wish.*

Phone a Friend!!

Refer a friend who completes business with us and receive £50.00!

Feel free to pass on our newsletter to your family and friends and remind them to use your name when they contact PHS.

To discuss any of our products further please call Geoff, Gina or Melanie for a free review on 0800 169 2419

No fees or charges for our services.

We have strong links with the Spire Hospital Group throughout the North-West



News from PHS

- Gina Campbell, a partner in PHS, is now our Appointed Representative for the Spire Whalley Range Hospital, Manchester
- Aviva are currently offering 3 months free on all personal Private Medical Insurance policies.
- There has been considerable press coverage in relation to the super-bugs which are posing challenges for all hospitals, both NHS and private. The Spire Hospital group is keen to provide individual statistics, all made available on their individual websites

Commercial Insurance

We have now partnered with two major commercial insurance brokers to provide a range of options for our clients to consider. If you wish for a comparison do please contact the office.

Commercial Lending

Banks and finance houses are now opening their doors and we have placed considerable business in respect of property development, buy to let and commercial ventures over the last six months.