





# **Personal Protection Insurance:**

Cover for you and your family

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MIAB offers protection insurances for GPs, Dentists, Opticians, Vets and Pharmacists (all partners, salaried professionals, directors and employees), nurses, technicians, therapists, emergency care practitioners, first aiders, private individuals and their families.



#### **Income Protection**

Income Protection insurance pays up to 60% of your salary if you are unable to work through sickness or accident. The regular, tax-free income provided continues to be paid until your normal retirement date (or return to work, if sooner). As long as the premiums are maintained, cover is guaranteed for the duration of the plan.



#### Life Insurance

A simple, cost-effective way to protect your family financially when they are at their most vulnerable. A life insurance policy can also be set up as part of a partnership protection plan to protect you and your business, and can be combined with Critical Illness or Income Protection plans.



#### Critical Illness Cover

Should you suffer from a critical illness the priority is treatment and recovery. But the sad fact remains that, by its unplanned nature, dealing with a critical illness brings its own costs and consequences. Critical Illness insurance provides a tax-free, cash payment if the policy holder is diagnosed with one of the critical illnesses listed in the policy.



#### Private Medical Insurance (PMI)

Supporting NHS treatment, PMI protects your health and the health of your loved ones by paying for private care. Diagnosis and treatment can be dealt with quickly, allowing you to concentrate on getting better sooner. Depending on the level of cover, PMI may include tests, hospital accommodation, nursing care, surgery and therapy.

#### **About MIAB**

We provide bespoke insurance and expert advice, caring for those that care the most. Founded in 2002, we began as a provider of Locum Insurance to GP practices. Through innovation and development, we've grown quickly and expanded the range of products we offer and the sectors in which we operate.

We believe in providing the highest level of service possible, and constantly strive to provide the best products, advice and experience to our customers. Going beyond being seen as a service provider, we try to add value through knowledge and expertise.

We're proud to be an approved supplier of insurance services and work with a number of strong, reputable member benefit organisations, and the list is constantly growing.

### Your contact at MIAB



Paula Storey joined MIAB in June 2015 as a Specialist Insurance Adviser. She started her career at Barclays Life in 1999, training to their high standards, attaining CefA 1, 2 and 3 with an element of mortgage advice. Following a career break for her children, she returned to insurance and is now CII certified. Paula specialises in Personal and Business Protection, including Partnership Protection, Key Man cover and business debt.

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