023 8051 3286 / 0800 028 5633 www.practicecover.co.uk



# Locum insurance – great value guaranteed

Our flexible approach to locum insurance means your policy can be tailored to meet your specific needs.

## Your premium will be based on

- Your chosen Level of Cover
- Whether you want annually renewable or permanent cover
- The weekly sum insured you choose between £200 £3,000\* per week
- The deferment period you select from 2, 4, 8, 12, and 26 weeks
- The benefit period you select generally 52 weeks but can be shorter if required, for example 13, 26 or 39 weeks
- The number of people insured if there are at least three of you who need cover you will receive a group discount

We **do not** base your premium on your age or sex, so you **won't be charged more** as you grow older.



<sup>\*</sup>Benefits in excess of £3,000 per week can be considered on request.

#### What does it cost?

## Price guide - annually renewable cover

An annual premium of as little as £398

would insure one practitioner for £1,000 a week

Assumes: Level 1 annually renewable cover; 4 week deferment period; 52 week benefit period

To step up to Level 2 cover would add £57 to the yearly cost; to step up to Level 3 would add a further £69

### Price guide - permanent cover



An annual premium of as little as £597 would insure one practitioner for £1,000 a week

Assumes: Level 1 annually renewable cover; 4 week deferment period; 52 week benefit period

To step up to Level 2 cover would add £86 to the yearly cost; to step up to Level 3 would add a further £103

**Remember:** we offer a discount for groups of 3 or more; premiums should be tax relievable – check with your tax adviser; you can step up from Level 1 or 2 to Level 2 or 3 at any time, without having to provide any medical evidence.

All premiums include Insurance Premium Tax @ 6% and can be paid in monthly instalments, subject to a credit charge.



If you already have locum insurance and would like a 'no obligation' comparison or if you are thinking about locum insurance for the first time, then please contact us now

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