

# Fracture Cover

## Target Market, provided by AXIS Specialty London

Fracture Cover is there when your client has an unexpected injury, like a slip on the stairs, car crash or a fall outdoors. It's there to help with the extra costs an injury can cause, such as childcare, travel costs or equipment for mobility.

### Fracture Cover offers fair value and is suitable for:

- Customers who need cover between the ages of 18 and 67 at outset and cover to cease by age 70.
- Customers who require a minimum term of one year.
- Customers who want the level of cover to remain the same throughout the term of the policy.
- Customers whose medical conditions do not prevent provisions of cover.
- Customers who are happy to be underwritten.
- Customers who can afford relevant monthly premiums.
- Customers who are a UK resident.

### Fracture Cover will not offer fair value and is not suitable for:

- Customers under 18 or over 67 at outset.
- Customers who want cover to continue past age 70.
- Customers who require a policy term of exceeding one year.
- Customers who want their policy to decrease.
- Customers with health conditions that may result in cover not being issued.
- Customers who are willing to self-insure and have sufficient funds elsewhere.
- Customers requiring a non-underwritten journey.
- Customers who are unable to afford the required premiums.
- Customers who are not a UK resident.

