

# Financial Protection

There are few things more unpredictable than our health, the main factor that will determine our financial stability. Individuals and companies all too often insure their assets but do not protect themselves, or their family, from loss of livelihood or income.

Imagine the peace of mind from knowing that whatever happens, you, your family and your assets will be taken care of.

At Jobson James we act for both private and business clients. As an independent organisation, our hands are not tied and each solution we provide is bespoke to meet our client's requirements.

## Financial Protection

At Jobson James, we can help you with:

### Corporate and Individual Protection including:

- Death in Service / Family Protection
- Income Protection
- Critical Illness

### Corporate and Individual Loan Protection including:

- Key Person / Share Purchase
- Double option agreements
- Buy and sell protection
- Management buy-out and management buy-in agreements
- Dependants Pension

### The Corporate Benefits:

- Corporate stability
- Recruitment and retention of staff
- Improved productivity and morale
- Reduction in absenteeism and associated costs

### Individual Benefits:

- A lump sum payment
- or
- A series of regular payments to replace lost income as a result of accident, illness or death

### Why Jobson James

We have extensive experience in delivering employee and individual protection benefits. With Jobson James you are assured of:

- Sound and impartial advice that is relevant and constructive from a team of highly trained and qualified specialists
- Access to all leading insurers
- A bespoke solution that is tailored to you and your needs
- Good old-fashioned personal service and attention to detail
- Short lines of, and regular communication with, a dedicated account director who is always accessible
- Peace of mind that you have the right cover
- An ethos that is client driven and customer focused.

### How we work

We have a simple premise – the client comes first. We will:

- Sit down with you and gain a thorough understanding of your requirements
- Guide you through the options available and design the appropriate solution for you
- Undertake a comprehensive market review armed with that knowledge
- Negotiate in an aggressive but fair way to deliver sustainable financial value
- Provide ongoing help and advice
- Assist you when a claim arises, liaising and negotiating on your behalf where necessary.

### Financial Conduct Authority

We are regulated by the Financial Conduct Authority and fully support their aims and objectives. We operate our business through management actions and behaviours that aim to create trust and fair outcomes for our customers, peers and the Regulator. Conduct Risk Management is embedded in our culture and is embraced by every employee.

### Areas of Expertise

We provide Corporate Insurance and Risk Management in a wide range of sectors, including:

- Real Estate
- Education
- Rail
- Water Industry
- Manufacturing & Engineering
- Food and Drink
- Charities and Care
- Hospitality and Leisure

### Contact Us

For more information on this and other services we provide, please contact:

**Karen Long** +44 (0) 121 452 8765  
+44 (0) 7816 283 958  
karen.long@jobson-james.co.uk

**Paul Bass** +44 (0) 121 452 8740  
+44 (0) 7876 834 054  
paul.bass@jobson-james.co.uk

**Birmingham Office:** +44 (0) 121 452 8450

**London Office:** +44 (0) 20 7983 9039

**Leominster Office:** +44 (0) 1568 313313  
mailbox@jobson-james.co.uk  
www.jobson-james.co.uk