



# BILL NINJA

INCOME PROTECTION  
AGAINST ACCIDENT & SICKNESS



## HOW CAN YOU LOOK AFTER SIMON?

This is Simon, a self-employed electrician. Simon has just had a serious fall on site. He doesn't know it yet, but he's broken his wrist and is going to be off work for four weeks. Simon's wife is a part-time teaching assistant at the local school their two children attend. As Simon is self-employed, he won't get paid until he is able to return to work.

Simon doesn't have any other sources of income, and his wife's part-time salary isn't enough to pay their monthly bills. They do not have any savings, having just paid for their family summer holiday.

He is facing a real challenge. Since the withdrawal of Payment Protection Insurance, and with the high cost of standalone Accident, Sickness and Unemployment cover, Simon has no insurance protection, and, therefore, no way to pay his mortgage or other household bills for the month.

Bill Ninja is a brand-new product in the UK insurance market. It has been designed by Adept to directly address the gap in low-cost cover for those who have short term work related injuries or have illnesses that stop them earning a living.

Affordability is at the heart of what Bill Ninja is all about. It provides short term relief to people like Simon, who might be unable to work for 3 - 4 weeks, and have a real struggle paying their bills in the meantime.

Bill Ninja is available as a flat rated 'add on' to any other trade insurance policies such as Tools in Transit or Public Liability. Providing Bill Ninja in this way, avoids adverse selection, which means it can be offered at a more affordable level compared to other alternatives on the market.



This product provides: -

- + **Benefit Sum**  
We will pay up to £500 for each week the customer is unable to earn income as a result of a workplace injury or any illness
- + **Benefit Period**  
We will pay benefit for up to eight weeks, after the excess period
- + **Excess Period**  
We will pay benefit after the first week (excess)
- + **Criteria**  
No medical underwriting required, but any pre-existing conditions are excluded

## HERE TO HELP YOU LOOK AFTER SIMON



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