

## About us

We are independent life assurance and protection advisors.

We provide expert, independent advice on life assurance and protection plans using our access to every major life assurance company in Ireland. We do this exclusively for those employed within the medical sector.

Our independent advice is tailored to meet with your own specific needs – everyone is different. Our commitment to building a long lasting relationship with you is met by our excellent customer service ethos.

We are a 100% Irish owned and operated limited company, registered and in successful operation since 2000. We are regulated by the Central Bank of Ireland and we are long standing members of PIBA – the Professional Insurance Brokers Association.

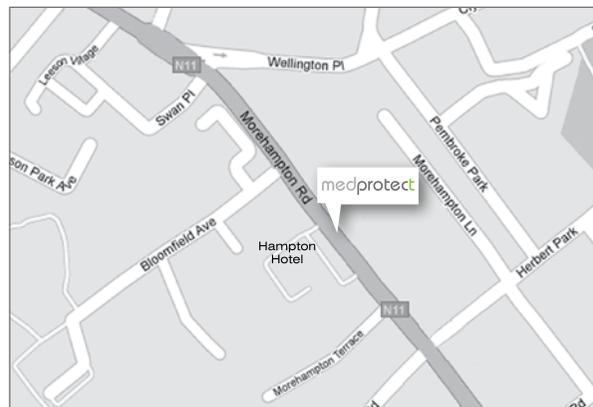
We provide a confidential and professional service and we are very good at what we do.

**Contact a Med Protect advisor to organise a free, no obligation appointment. We can call out to you or you can call to us - your choice.**

Call us now on

**1890 254 000**

## Contact us



### Address:

The Garden Suite,  
31 Morehampton Road,  
Donnybrook,  
Dublin 4.

### Telephone:

01 668 6136 / 1890 254 000

### Fax:

01 668 6137

### Email:

info@medprotect.ie

### Web:

www.medprotect.ie

Our office phone lines are open from 9am to 6pm. Monday to Friday. Outside of these times, please email us on info@medprotect.ie. We will respond to your query as soon as possible.

**medprotect**



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**medprotect**

Financial protection  
for medical professionals



www.medprotect.ie

**1890 254 000**

## Consider the following...

**What would you and your family do if you were unable to earn your income due to an illness, accident or disability?**

Picture the scenario where a surgeon damages their hand in an accident or develops arthritis in their fingers – how would they do their job and earn an income? How would their family survive financially? If a Radiologist lost their sight in even one eye, would they be able to review an x-ray?

On a typical HSE contract, an employee would receive full pay for 6 months followed by half pay for 6 months and then nothing, if they were unable to work due to an illness. Any private income would also stop. State disability benefit for an individual is just €188 per week. With effect from 1st January 2010, this is open to a review after 2 years of payment, when you may no longer receive any benefit.

Maybe you have some savings that you could live on, but for how long? Would you still be able to pay your mortgage, household bills, children's school fees or even contribute to your pension?

A 40 year old individual earning €160,000 p.a. will earn €5,833,482 between now and their 65th birthday assuming an increase in salary of just 3% p.a. This is what must be protected.

**Your ability to earn an income is your greatest asset. PROTECT IT. It pays for everything.**

## The solution is an income protection plan.

An income protection plan is a simple, tax efficient and inexpensive insurance plan that will provide you with up to 75% of your gross annual income up to your 65th birthday if you are unable to work due to ANY accident, ANY illness, ANY injury or ANY disability.

Basically, you will still have a regular income if you cannot work.

There is no pre-set list of illnesses that are covered – if you are deemed to be medically unfit to carry out your own job, you have a valid reason to make a claim. Over 90% of claims are paid out and over 50% of these claims are as a result of stress related illnesses and back problems. Statistics show that 55% of current income protection policy claims would **NOT** have been covered by a serious illness policy.

**We have also arranged for higher levels of cover to be made available to medical consultants. Unique to Med Protect, all medical underwriting can now be done without you having to leave your own hospital.**

**You would insure your car, house and belongings, so why not insure the very thing that pays for them all?**

## Life Assurance. Everyone needs it.

**The purpose of all types of protection policies is to provide some form of financial help if an unexpected health related event were to occur in your life. Would your family be able to survive financially if you were to die prematurely? The reality is, that whilst most of us will live to a ripe old age and our families will no longer rely on us for financial support, sometimes unfortunate, unforeseen events occur that can leave not just an emotional problem behind, but also a very real financial problem.**

Family protection is designed to ensure that you and your family would be sufficiently covered financially, in the event of one of the income earners dying or suffering from a serious illness during the working years or thereafter. You most likely have some life assurance already, but is it enough to cover everything and are you paying too much for it? A simple review is quick, easy and free.

## Consultants

### Advice

We know protection products inside out...we've been doing it for years, so we can ensure you have the right type and amount of life assurance.

### Price

We're independent and we deal with every major life assurance company in Ireland. We do not have to rely on just one company's price. We always get the lowest price for the right product.

### Easy

No more days off to get a medical done. A qualified nurse will come to your home or office to carry out a medical if required.

**Contact an advisor TODAY on 1890 254 000 or visit our website to request a quote - [www.medprotect.ie](http://www.medprotect.ie)**