

## 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.

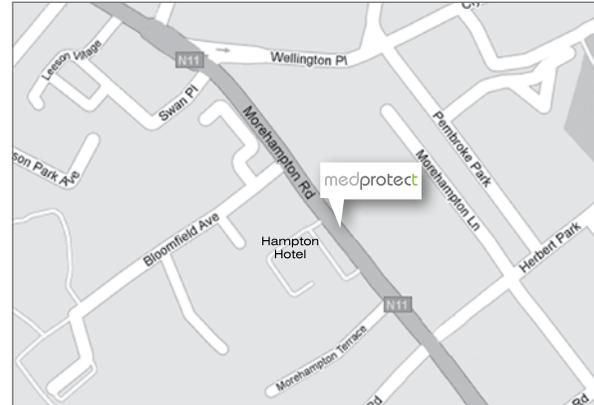
We provide a confidential and professional service and we are very good at what we do.

**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



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Donnybrook,  
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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**

## What would your family do if it DID happen to you?

**This is a question that you may have thought about on occasion, but have done nothing about as it would only tempt fate! 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.

Our job is to find out what you need to cover and for how long and then find the most suitable products at the best prices to ensure that your family's financial future is protected.

As independent advisors to medical professionals in Ireland, we are the right people to look after this for you.

We believe in taking an informed, balanced and sensible approach to make sure that you only ever have the cover that you need.

mortgage protection  
**partnership insurance**  
income protection  
**income protection**  
**pension term assurance**  
pension term assurance  
**serious illness**  
serious illness  
**term assurance**  
term assurance  
**section 72 policies**

## Protect not just the individual, but the practice also.

If you are part of a G.P. partnership, have you always meant to organise partnership insurance but avoided doing this as you didn't know where to start? If you are a self-employed G.P., are you paying too much for your existing cover, if you have any?

**Your patients come to see you as you are medical experts. Our clients come to us as we are protection experts. We know how to explain your options to you, help you decide on a course of action and put your new plan into place so you don't have to worry about it in the future.**

### Life assurance review

If you already have cover in place but have no idea how much or what you are covered for – give us a call and we will provide you with a simple fact sheet advising you what you have and with which company. We will even review the market to make sure that you still have the cheapest, the best and the right cover. This is a free service.

## Income Protection

**Protecting your income is not just sensible, it is vital. We don't usually think of our current income and future potential earnings as an asset, however, this is what pays for everything – mortgage, household bills, children's education, holidays, entertainment, insurances...the list is endless!**

Your ability to earn an income is your most important asset. A 35 year old person earning €90,000 per annum, will earn €4,281,787 between now and their 65th birthday assuming a reasonable increase in salary of just 3% a year. This is what you MUST protect.

An income protection policy is a simple, TAX EFFICIENT and inexpensive plan that provides you with an alternate source of income if you are unfortunate enough to be unable to do your job because of an illness and suffer a loss of earnings as a result of ANY illness, accident, disability or injury. You just have to be unable to do your own job, not any job.

How long could your practice survive financially if you were unable to work due to an illness? Would there be enough money to pay both you and a locum? Did you know that there is no obligation on employers in Ireland to provide any sick pay or that self-employed people will not receive any State disability benefit? If you have any GMS patients, are you aware of what benefits this could provide your practice with and for how long?

An income protection plan will provide you and your family with the peace of mind that you will continue to have a steady stream of income if you are unfortunate enough to suffer an illness, injury, disability or accident that prevents you from earning your usual income. Premiums even qualify for **tax relief at your marginal rate**, making this a very affordable plan.

**Don't put it off any longer. Fix it NOW. Contact an advisor TODAY on 1890 254 000 or visit our website to request a quote – [www.medprotect.ie](http://www.medprotect.ie)**