

BUSINESS PROTECTION
APRIL 2026
COST PER YEAR FOR £1 MILLION COVER

Business protection policies are designed to provide liquidity on the death or terminal illness of a key individual or major shareholder. This helps to ensure the ongoing success of the business and continuity of ownership.

SINGLE LIFE

AGE	5 YEAR LEVEL TERM	10 YEAR LEVEL TERM	TO AGE 75 LEVEL TERM	5 YEAR RENEWABLE TERM	5 YEAR RENEWABLE TERM LIFE AND CRITICAL ILLNESS	10 YEAR LEVEL TERM LIFE AND CRITICAL ILLNESS
	GUARANTEED PREMIUM	GUARANTEED PREMIUM	GUARANTEED PREMIUM	GUARANTEED PREMIUM	GUARANTEED PREMIUM	GUARANTEED PREMIUM
30	£210	£255	£545	£270	£1,872	£1,806
35	£286	£320	£704	£358	£2,409	£2,743
40	£384	£480	£948	£483	£3,479	£3,854
45	£570	£754	£1,342	£722	£5,701	£5,665
50	£908	£1,260	£1,944	£1,154	£9,422	£8,829
55	£1,397	£1,773	£2,592	£1,870	£14,095	£13,209
60	£2,040	£2,859	£3,573	£2,754	£26,435	£19,272
65	£3,264	£4,659	£4,876	£4,710	£52,948	£39,650
70	£5,572	£7,897	£5,850	£7,596	-	£68,727
75	£9,795	£14,821	-	£13,249	-	-

Level term assurance provides a level sum assured during the policy term.

Renewable term allows cover to renew without medical underwriting, re-priced at each renewal point.

Life and critical illness means a claim can be paid during the policy term in the event of death OR the earlier diagnosis of a qualifying critical illness.

All premiums are indicative only and assume standard rates for clients that are non-smokers and UK resident. This information is intended for Professional Advisers Only. Source Iress.

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