

BUSINESS PROTECTION
JULY 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	£218	£263	£520	£270	£1,872	£1,806
35	£278	£324	£674	£347	£2,409	£2,743
40	£385	£481	£948	£484	£3,479	£3,854
45	£575	£734	£1,360	£727	£5,701	£5,665
50	£899	£1,209	£1,904	£1,154	£9,422	£8,642
55	£1,376	£1,838	£2,539	£1,832	£14,095	£12,340
60	£2,154	£2,959	£3,499	£2,811	£26,435	£19,272
65	£3,267	£4,683	£4,876	£4,613	£52,948	£39,650
70	£5,007	£7,188	£5,760	£7,479	-	£68,727
75	£8,442	£14,275	-	£13,626	-	-

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.

mail@riskassured.co.uk

020 7183 3931

www.riskassured.co.uk