

## Life assurance

We provide the following products to assist you and your family, now and in the future.

- **Term Assurance** – On a level or decreasing basis, providing a lump sum payment in the event of your death during the policy term. Level pays out a fixed lump sum in the event of death within the term of the plan. Once the plan has started the level of cover will not change. Decreasing also pays out a lump sum in the event of death, but this reduces during the term of the plan. At the outset you choose the initial sum assured you would like and the term of the plan.
- **Family Income Benefit** – providing a regular payment for the remainder of your policy term following the event of your death

We cannot guarantee to provide cover, however we promise you a more sympathetic approach to your individual requirements. We have a good success rate at finding cover for people who have been declined elsewhere by using our panel of insurers specifically selected based on their underwriting approach to multiple sclerosis.

For a quote call  
**01603 828 387**  
quoting LEAFLET



For a quote or more information call  
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quoting LEAFLET

(Lines are open 8.30am – 6pm Monday to Friday  
and 9am – 1pm Saturday)

### You can also get in touch by:

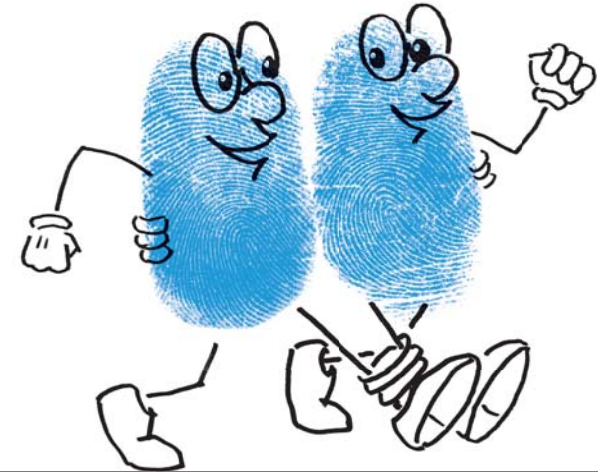
**Post:** Unique, Grosvenor House,  
112-114 Prince of Wales Road,  
Norwich, NR1 1NS.

**Fax:** 01603 625230

**Email:** [mstrust@heathlambert.com](mailto:mstrust@heathlambert.com)

**A donation will be made to the MS Trust  
for every policy sold, at no extra cost to you.**

## Unique. Partnerships that work.



**unique**  
Insurance as individual as you



The MS Trust is a small national charity, dedicated to helping everyone affected by MS. If you would like to find out more about their work and the support and information they can offer please visit [www.mstrust.org.uk](http://www.mstrust.org.uk) or call them on 01462 476700.

Multiple Sclerosis Trust is an Introducer Appointed Representative of Heath Lambert Limited. Unique is a trading name of Heath Lambert Limited, which is authorised and regulated by the Financial Services Authority, Registered Office: 9 Alie Street, London E1 8DE. Registered Number: 1199129 England and Wales. [www.gallagherheath.com](http://www.gallagherheath.com)

**Finding the right insurance protection at an affordable price can sometimes be time consuming and difficult.**

**Unique do the shopping around for you.**

Working with the MS Trust, Unique has developed a range of insurance products that allow you to benefit from the best deals, hassle-free. Furthermore Unique only uses the services of top insurers.

**unique**  
Insurance as individual as you



travel insurance • life assurance  
home insurance • motor insurance

## Home insurance

Worrying about the cost of repairs or replacing your contents should the unexpected happen?

Then take advantage of a 10% discount off your existing renewal premium (subject to a minimum premium of £138.00 and underwriting criteria). Our home insurance provides you with comprehensive buildings, contents or combined cover for your home, and additional cover providing benefits for you at no extra cost comes as standard.

These include, but are not limited to:

- Cover for access ramps, stair lifts, through floor lifts, handrails, bathing/bedroom equipment
- Cover for damage to the home caused by forced access to attend a medical emergency
- Cover for the cost of upgrading alarm and security systems following a physical criminal assault
- Cover for business equipment of up to £10,000
- Replacement drugs kept in refrigerators and freezers
- 60 days unoccupancy clause



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## Travel insurance

Thinking of getting away from it

Unique are able to offer more choice with Platinum or Gold policies. You can choose the level that suits your individual needs. Choose depending on how much cover you require and for alternative excesses. Choosing Gold will also mean a discount off Platinum price. The main benefits of our policies include:

- cover for all declared pre-existing medical conditions
- no upper age limits on our single trip policies
- annual multi-trip policies that are available up to age 70 limited to age 65 if including USA, Canada and Caribbean
- replacement of lost or damaged medication, up to a limit of £300
- no separate calls to medical screening companies are required
- cover within the UK, Europe or worldwide

What's more, all the members of your travelling party can be covered under the same policy, even if they do not have any medical conditions to declare.

## Travel Extras

Making travel more tranquil

In partnership with EssentialTravel.co.uk, at competitive rates:

- Airport Parking - that includes over 120 car parks at 25 UK airports, including 'meet and greet' services.
- Airport Hotels - accommodating any special requests or needs, where possible.
- Airport Lounges - a quiet, relaxing, comfortable and private space until boarding time and
- Car Hire Excess Insurance on the customer's behalf, for any eventuality.

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## Motor insurance

Searching for a competitive quote?

Unique is a traditional insurance broker, we pride ourselves on our knowledge and expertise and the quality of our people.

The main benefits include:

- Cover from a panel of leading insurers
- UK Call Centre staffed by our specialist representatives who will guide you through a quotation and answer any questions you have.
- Fast, efficient and professional service and claims handling.
- 24 hour accident claims assistance and legal protection
- Low cost breakdown cover provided by the RAC
- Instalment options to spread the cost of your insurance

And if that wasn't enough we can even cover you for lost keys!

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