



“They paid exactly what the policy offered and their service was efficient and timeous”

FMI – There when you need us most!

When most people take out insurance, they are planning for the worst case scenario, like death as a result of a freak accident or, in the case of a disability, a permanent change in lifestyle. But very few people have cover for a temporary disability – one that keeps you away from work for just long enough to have an impact on your earnings and your lifestyle, especially if you own a small business.

What would you do if you couldn't work for a month or two? How would you support your family and business?

Because temporary disability is more common than you think...

The term 'disability' covers a wide range of illnesses or injuries that prevent you from working and generating an income. And, while permanent disability can change your life forever, temporary disability can have serious implications for your life right now. FMI's research shows that you are much more likely to suffer a temporary disability than a permanent one. That's why our clients know that temporary Income Protection is an essential part of any comprehensive insurance portfolio.

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At FMI our philosophy is simple. We pay claims.

For more information please contact our FMI Financial Advisers Distribution Team on 0860 10 52 08, sales@fmi.co.za or www.fmi.co.za

Underwritten by Lombard Life Ltd. FMI Ltd is an authorised Financial Services Provider FSP 2717

CHILDBIRTH BENEFIT CLAIM

Kerry Lee's story - Maternity leave

When Kerry-Lee realised she needed Income Protection, she decided to go with FMI because of their additional benefits, standard on every BPE policy. She recalls, "I decided to get Income Protection with FMI because they were the only company that offered me maternity cover in the form of a one month's childbirth benefit."

When Kerry-Lee had her first child, her time off work affected her family financially. Luckily, her FMI childbirth benefit paid out while she was on maternity leave, ensuring she had money in the bank during a crucial time in her new-born's life.

Not only did FMI pay Kerry-Lee's benefit, they did so quickly and efficiently, "They paid exactly what the policy offered and their service was efficient and timeous." The unique nature of FMI's cover means that Kerry-Lee recommends the company to those looking for Income Protection, "What I love most about FMI is that they offer me cover that no other company does!"

"FMI were the only company that offered me a one month childbirth benefit"



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Get Income Protection today!

Temporary disabilities are diverse in nature and can have a severe effect on your productivity – even a short absence from work can affect your ability to earn an income.

At FMI, we believe that Temporary Income Protection is the foundation on which a holistic Income Protection policy should be built.

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