

"When I broke my arm, I was off work for 10 weeks. With my FMI policy, I was able to pay my bills while getting better. All working people need this cover!"

Jennifer Barkhuizen, Hairdresser

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.

In 2013, 20% of FMI's received claims have been of accidental nature and approximately 67% of these claims are for temporary disabilities. While most of these disabilities are a result of car accidents, our experience shows there are many other conditions that could result in a temporary disability. These include:

- Bicycle accidents (average claim - 152 days)
- Quad bike accidents (average claim - 67 days)
- Crime-related injuries (average claim - 54 days)
- Animal bites (average claim - 33 days)

If you couldn't earn your income, how would you support your family, keep your business running, and save?

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.



**CAUSES
of accident claims...**

Bicycle and quad bike accidents: Dislocated shoulders, fractures, spinal and head injuries (longest claim - 730 days)

Crime-related injuries: Gun shot and stab wounds, stress (longest claim - 258 days)

Animal bites: Lacerations, cellulitis, septicaemia, amputation (longest claim - 129 days)

Other causes: machinery injuries, skiing accidents, sports injuries, shower slips, ladder accidents...

How long could you survive without your income?

At FMI our philosophy is simple. We pay claims.

For more information, contact your Financial Adviser or visit www.fmi.co.za

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

