



## Value-added services: Why you should care

Many insurance providers want to offer you the most valuable service they can – and added benefits are one way they can do this. Almost all insurance providers will offer various freebies and discounts to customers, and they're always a great bonus when you're looking to get protected. It's always worth checking what you could be entitled to through your policy – and if you don't have a policy then the value-added services are always worth taking into consideration.

Value-added services may appear gimmicky and a cheap attempt to gain your custom – but that couldn't be further from the truth! More often than not, protection providers offer you benefits, freebies and discounts that are genuinely worthwhile.

One hugely beneficial and common perk of a protection policy is having access to priority doctor's services. With NHS waiting lists longer than ever, getting medical advice can be a long and painful process. So, why not check to see if your policy can offer you access to medical professionals without having to wait to see your GP. These services are designed to help you beyond just what the policy provides. Quick and accessible medical advice is hard to come by,

so make sure you make the most of your policy and all it has to offer.

Some policies even offer discounts on cinema tickets, vouchers for meals out or gadgets. These added bonuses can help you to enjoy life's luxuries without paying full price – something that is more valuable than ever. With the current energy crisis and rising mortgage rates, a trip to the movies may well be the first thing to be crossed off from your monthly budget, but why should it? In times of hardship, a little treat once in a while could really help to lift your spirits. Double check your policy to make sure you're taking full advantage of the benefits available to you.

If you're yet to take out a protection policy, it's always worth considering

the policy perks when deciding who to go with. Obviously, the priority is making sure you're getting the best cover for you. But once you've found that – the value-added services are worth thinking about.

Some policy providers will offer free subscriptions to streaming services, discounts on meals out and even offer free gadgets like smart watches that track your health! If you and your adviser have identified a handful of providers that offer the perfect policy, the added bonus of discounts or a smart watch could be the reason you make your final decision. So, shop around – make sure you consider all aspects of a policy before committing to one.

Insurers want to make your experience the best it can possibly be – so why not make the most of it? Go back and check what your policy entitles you to and make sure you're taking advantage. If you're looking to take out a policy, your adviser will help you find the policy to best suit your needs along with informing you of all the added benefits on offer.



**If you'd like to discuss the options available to you, contact your adviser today.**

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