



davis tate

ALL PROPERTY MATTERS

Designed with tenants in mind

Don't let serious illness, stress
or injury lose you your home.
Get insured.



What could life throw at you?

Serious illness

In the UK there are an estimated 7 million people living with cardiovascular disease¹. Over 1.3 million people who have suffered a stroke¹. An estimated 2.5 million people living with or beyond cancer².

Stress

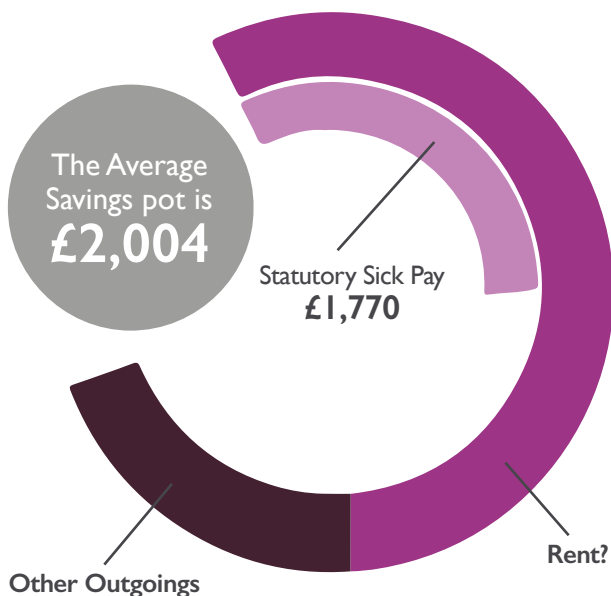
There were **595,000** cases of work-related stress, depression or anxiety in 2017/18³.

1 British Heart Foundation, Nov 2018
2 Macmillian, Dec 2018
3 Health and Safety Executive, Oct 2018
4 HSE, Oct 2018

Injury

In 2017/18 working days lost due to back related problems was 3.4 million days. 2.7 million working days lost due to slips, trips and falls⁴.

If you were unable to work, how would you pay the rent?



- The average rent is **£865 per month**⁵.
- Statutory sick pay is currently **£92 a week** or **£399 a month**⁶. Would this cover your rent?
 - The average family savings pot is **£3,494**⁷. How many months' rent would your savings cover?
- Don't forget all your other outgoings – Utility bills, council tax, phone contracts, gym membership and the rest.

5 LSLI BTL index Jan 2019
6 www.gov.uk/statutory-sick-pay
7 Aviva Protecting Our Families Report, Dec 2018

Don't lose the home you love. We can help you protect your rent and your home.

Critical illness cover

- A lump sum will pay your rent and bills until you are able to work again.
- You can take the time needed to recuperate fully without the anxiety of worrying about money.



Income protection cover

- Replaces the income you lose if you cannot work due to stress or injury.
- Peace of mind knowing your rent is covered.



Life cover

- A lump sum left to your loved ones in the event of your death.
- Affords them the time needed to grieve without worrying about returning to work or having a financial burden.



Did you know?

Only 7% of UK employers offer protection income to their employees. Are you one of the 93% without protection?⁸



What is the price of peace of mind?

On average, the monthly cost of income protection is just 2% of rent⁹. How do you usually spend this money?

- £10.49 – bottle of Brancott Estate merlot, Tesco
- £20.98 – 2 adult cinema tickets, Vue London
- £39.90 – set 3 course meal for 2, Zizzi
- £45 – gym membership, Virgin Active

9 Aviva, Dec 2018



If you're renting a home, make sure you don't put it at risk. **Talk to us today.**



Abingdon 01235 526 907 • **Burghfield Common** 0118 983 1201 • **Didcot** 01235 818 371
Goring on Thames 01491 873 456 • **Henley on Thames** 01491 412 345
Pangbourne 0118 984 5333 • **Reading** 0118 958 7979 • **Shinfield** 0118 988 5000
Sonning Common 0118 972 4242 • **Twyford** 0118 934 4433 • **Wallingford** 01491 833 323
Wantage 01235 772 670 • **Woodley** 0118 969 3969

Calls may be monitored and/or recorded for training and/or security purposes.



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