

COVER

PUTTING PROTECTION AND
HEALTH INSURANCE FIRST

Media Information

COVER

Serving the industry

Intermediaries choose to read COVER every month because of the strength and depth of its editorial coverage. COVER provides authoritative and credible information, which is of practical use, and comprehensively covers all aspects of the protection and health insurance market with its news, features and regular supplements.

COVER magazine continues to be the first point of reference for protection and health insurance intermediaries, serving all their information needs.

Our experienced and dedicated editorial team are constantly building upon the magazine's strong reputation for providing topical, extensive comment and features along with invaluable supplements, conferences, roundtables and other key events throughout the year.

Abbey for Intermediaries recognise COVER magazine as the main voice in the protection industry. They always have a very clear grasp of the market issues and report them in a clear, unbiased and accurate manner.

*Nick Kirwan, Head of Protection Marketing and Product Development, Abbey
Chairman of ABI's Critical Illness Working Party*


COVER contains news and analysis on the key issues and products that matter to protection IFAs and health insurance brokers. Every month we provide well researched, independent features and surveys covering:

- Critical illness
- Income protection
- Long term care
- Business protection
- Private medical insurance (PMI)
- International PMI
- Mortgage protection
- Term assurance
- Impaired life/ enhanced annuities
- Employee benefits
- Group risk
- Healthcare developments
- Cash plans
- Dental care
- Regulation
- Rehabilitation



COVER THINK TANK

Rehabilitation:
All talk and
no action?



05 | 2004
SUPPLEMENT

firstassist

Read by the intermediaries that matter

COVER is audited by the ABC and has the largest and most requested circulation in the industry. Furthermore, we are the only title that provides you with full demographics of our readers, enabling you to reach an exact audience. With a distribution of over 11,500 copies we are uniquely placed to deliver your marketing message to the people who matter.

The medium to communicate your message

Readers know COVER to be authoritative and reliable with strength and depth of coverage, providing them with the information and knowledge to help them to do their job. COVER is without doubt the most effective medium for communicating your advertising message.

Opportunities

COVER can provide many innovative advertising and promotional opportunities to promote your products and services to protection and health insurance intermediaries. In addition to advertising we also offer:

- Sponsored supplements
- Tip-ons
- Belly-bands
- Cover wraps
- Loose inserts
- Bound inserts
- Sponsored polywrap
- Sponsored advertorials
- Forum
- Roundtables
- Research projects
- Awards sponsorship
- Customer magazines

RISK CLINIC

Case study
Caroline, 26 and Ben, 26 want to like to purchase private medical insurance (PMI) cover. Being a young couple on a tight budget, they want to keep costs as low as possible and can currently afford a maximum monthly premium of £50 each. Ben, a stockies is an amateur rugby player and has a shoulder injury resulting from frequent dislocation, other than this he is healthy. Caroline is also a smoker, but has no health problems. The couple have just savings of £8,000. They are planning to start a family in the next couple of years and would like the option to convert cover to the future to include the whole family. What are their cover options?

Very Business Health Solutions

Although Caroline and Ben are young and healthy, they still need to be covered for a long period of time. The best option for them is to purchase a 10-year term policy. This will allow them to build up a cash value which they can use to pay for their children's education. The couple should also consider a policy with a death benefit, as this will provide an extra source of income for their family in the event of an untimely death.

Ben Jones, ACA-PPF Healthcare

As Ben and Caroline are young and healthy, they should consider a 10-year term policy. This will allow them to build up a cash value which they can use to pay for their children's education. The couple should also consider a policy with a death benefit, as this will provide an extra source of income for their family in the event of an untimely death.

Sonia Webster, Legal & General Insurance

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COVER SUPPLEMENT

Individual private medical insurance

Unravelling the PMI market

IN ASSOCIATION WITH STANDARD LIFE AND RUPA

12 | 2003

COVER
PUTTING PROTECTION AND HEALTH INSURANCE FIRST

Employee benefits focus
Solutions for a healthy workforce

Interview
Chris Morgan: campaigning for gay rights

Regulation
Part one of our guide to the FSA's regime

Survey
Can term assurance sales survive a property slump?

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