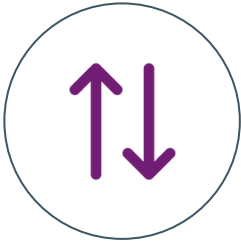


CHECKING IN WITH YOUR CLIENTS

Encourage your clients to keep their contract up to date so that it continues to meet their needs and circumstances. They might not receive what they think they're entitled to when they come to claim. Here are some things to ask your clients to get the conversation started:



Have your earnings gone up or down?



Have there been any changes in the sick pay you receive from work if you're off due to illness or injury?



Has your job changed, or have you become unemployed?



Are you living or working outside of the UK?



Have you taken out any other insurances that pay you benefit when you're off work due to illness or injury?



Have you retired early?

As a minimum, we encourage you to review your client's contract annually, to ensure it continues to meet their needs.