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Life insurance

Financial support for families who lose a loved one

Have you thought about life insurance? We can help ensure loved ones are financially taken care of after a family member dies.

Many employees might not have considered how their loved ones would cope financially without them. Our life insurance provides financial support for an employee's family if they die.

With funeral costs rising – in 2018 the average was £4,271* – for families who aren't prepared, this can come as an unwelcome shock. Our Care4 life insurance can help to manage an array of costs with a cash lump sum of up to £20,000.**

The policy is funded by the employee, so it doesn't cost the employer a thing. All they need to do is set up some simple admin, and we'll take care of the rest. Employees simply opt in to the policy if they want to, and payments are taken monthly via payroll deduction.

We've got three levels of cover – employees have the freedom to choose the most suitable, and our prices start from just £2.70 per month.

There are no hidden costs or extras – our prices are straightforward and the family can spend the lump sum in the way that's best for them.

Benefits and premiums

Want to know more? Take a look at our costs.

Monthly premium payable through payroll deduction					
£5,000 benefit level		£10,000 benefit level		£20,000 benefit level	
Individual	Couple	Individual	Couple	Individual	Couple
£2.70	£4.68	£5.95	£10.30	£11.90	£20.59

**Sun Life – Cost of dying report, 2018*

***Based on £20,000 benefit level.*

Cover is not available for anyone under the age of 18. No upper age limit applies as long as the employee remains in employment with the employer through whom the insurance has been arranged. The employee must be a resident of the UK. Cover ceases when the employee leaves their employment.

No advice has been given by BHSF in relation to the sale of this product. All benefits payable are subject to BHSF policy details. For full terms, conditions and exclusions of the policy, please see the policy details – you can request a copy of these by getting in touch via the email and telephone number in the 'Want to know more' box.

Get in touch

Want to know more?

Make a positive impact on the health and wellbeing of your employees. We'd love to talk to you about our life insurance. You can get in touch with us by completing the form below, on email at enquiries@bhsf.co.uk or over the phone on **0121 454 3601**.

First name Last name
Telephone number Email address Company name
 Number of employees in company

Confirm your preferred method(s) of contact:

☐ email ☐ phone

Read our full privacy policy [here](#).

Find out more about our services to help your employees manage their health and wellbeing.

[Our services](#)

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Accreditations

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