

clear
employee benefits

Protecting what matters most – you, your income, and your family

Tailored personal protection advice from Clear Employee Benefits

Life is full of uncertainties, but with the right protection in place, you can face the future with confidence. At Clear Employee Benefits, part of the Clear Group, we help you protect your health, secure your income, and safeguard the financial wellbeing of you and your loved ones.



amii

GRiD
Group Risk Development

LLOYD'S Broker

clear group

The right protection isn't about planning for the worst, it's about being prepared for life.

Confidence for today. Security for tomorrow.

Life can be unpredictable. Illness, injury, or loss of income can place unexpected strain on you and your family. Putting the right protection in place gives you control, clarity, and peace of mind, knowing that whatever happens, you are financially prepared.



Peace of mind

Knowing you and your family are protected



Family protection

Support when your loved ones need it most



Financial security

Protection for income, lifestyle, and commitments



Long-term planning

Confidence in your future and legacy

We only propose solutions that are appropriate, compliant, and cost-effective.

Expert advice, tailored to you.

Our specialist advisers take the time to understand your personal circumstances, priorities, and long-term goals. We then propose tailored solutions designed around you.



Identify the right protection

Solutions aligned to your needs and lifestyle



Protect your family and estate

Including inheritance tax considerations



Simplify complex decisions

Clear advice without unnecessary jargon



Build long-term security

Through well-structured, flexible policies



Personal Protection Plans

Personal protection plans ensure your loved ones can cope financially if the unexpected happens, whether that's death, serious illness, or an inability to work. The right cover can help maintain your family's lifestyle, meet financial commitments, and provide valuable time to adjust and plan for the future.

Life Insurance

Protect your family's financial future.

- Tax-free lump sum payable on death or terminal illness
- Cover available up to age 90
- Level, increasing, or decreasing cover options
- Flexible policies that can adapt as circumstances change
- Joint life options available

Critical Illness Insurance

Financial support when health takes priority.

- Tax-free lump sum on diagnosis of specified severe illnesses
- Cover available up to age 85
- Choice of cover structures to suit your needs
- Children's critical illness cover available

Income Protection Insurance

Protect your income if you can't work.

- Replacement income based on a percentage of your earnings
- Cover available up to age 70
- Deferment periods from as little as 4 weeks
- Optional cover for short-term absence from work

Covers for Inheritance Tax and Legacy Planning

Effective inheritance tax planning can help protect the value of your estate and ensure more of your wealth is passed on to the people you care about most.

Joint Life Second Death Cover

- Lump sum payable on the second death, often used to meet inheritance tax liabilities
- Options to reduce cover in line with lifetime gifting
- Conversion to single-life cover after the first death

Gift Inter Vivos Plans

- Designed to cover the reducing inheritance tax liability on lifetime gifts
- Multiple plans available to reflect taper relief
- Joint life or single life options
- Conversion options following the first death

Whole of Life Insurance

- Guaranteed payout to support inheritance tax planning, funeral costs, or wealth transfer
- Level, increasing, or decreasing cover options
- Joint life first death, second death, or dual life arrangements
- Conversion and separation options for changing circumstances

Note: Clear Employee Benefits cannot provide tax or legal advice.

Private Medical Insurance

Private Medical Insurance gives you faster access to diagnosis and treatment away from the NHS, with the flexibility to choose the level of cover that suits you.

- Access to a wide range of hospitals, consultants, and facilities
- Treatments include cancer care, mental health support, physiotherapy, and more
- Cover for hospital charges, surgeons, and anaesthetists
- Options to suit your needs and budget
- Cover available for you and your dependants
- Pre-existing conditions are typically excluded

International Private Medical Insurance

Designed for those living, working, or travelling abroad, international private medical insurance provides peace of mind wherever you are.

- Access to private healthcare in the UK and overseas
- Flexible geographical and cover level options
- Cover available for you and your dependants



Why work with Clear Employee Benefits?



Tailored advice

Every solution is personalised to your needs



Experienced advisers

Ensuring your protection is appropriate, compliant, and cost-effective



Value-added extras

Many policies include digital health tools, mental health support, and lifestyle discounts



Strength of the Clear Group

Access to wider risk management expertise, including employee benefits, cyber insurance, directors' liability, and general insurance

Let's protect what matters most to you

Protecting your future doesn't have to be complicated. Our expert advisers are here to guide you through your options and help you put the right protection in place for you and your family.

 Start a conversation with **Clear Employee Benefits**

Contact Details

employeebenefits@thecleargroup.com

0330 17 57 151

Clear Employee Benefits is a trading style of Clear Insurance Management Ltd. Clear Insurance Management Ltd is a company registered in England and Wales with company number 3712209 and whose registered office is at 1 Great Tower Street, London, EC3R 5AA. Clear Insurance Management Limited is an independent Chartered insurance broker which is authorised and regulated by the Financial Conduct Authority (FCA). You can check these details on the Financial Services Register by visiting the FCA's Website (www.fca.org.uk)

clear
employee benefits