

INSURANCE AND PARKINSON'S

Your guide to finding insurance
when you have Parkinson's



PARKINSON'S^{UK}
CHANGE ATTITUDES.
FIND A CURE.
JOIN US.



Finding insurance that's right for you

If you have a long-term health condition like Parkinson's, finding the right insurance can be difficult.

Many people worry that they might not be able to get cover. That's why at Parkinson's UK, we've partnered with some specialist insurance companies who may be able to help.

In this leaflet, you'll find information about some of the different types of insurance that are available. You can also learn more about our insurance partners, who may be able to help you get the right cover.

Insurance can protect you financially, give you peace of mind, and is a safety net for you and your loved ones during challenging times.

There are lots of different types available and prices and cover levels vary. It's important to get quotes from a few different companies to find insurance that suits your needs and budget.

Here are some of the types of insurance you may be considering.

Life insurance

Life insurance can help financially protect your loved ones in the event of your death, as a lump sum is paid out when you die.

Income protection

If you suddenly lose your income due to illness or an accident, this insurance gives you a regular salary until you're able to return to work or retire.

Critical illness cover

Critical illness cover pays out a lump sum if you're diagnosed with a serious illness. The conditions covered will vary depending on the policy you choose.

Family income cover/benefit

Family income cover can help to support your family financially if you die. Designed to replace your salary, a fixed amount is paid out each month.

Buildings insurance

If something happens to your home, such as damage caused by fire or flood, buildings insurance will cover the cost of rebuilding or repairing. It often covers damage to fixtures and fittings too, such as doors, windows and fitted bathrooms.

Contents insurance

This policy covers the items inside your home if they are damaged, destroyed or stolen.

Meet our insurance partners

If you decide to purchase insurance through any of our insurance partners, a percentage of your fee will be donated to Parkinson's UK. This is a contribution from the company and you will not be charged any extra.

While we have screened each company in a careful vetting process, we recommend that you research them thoroughly to be aware of any risks before you decide whether to purchase any insurance through them.

We do not endorse the service of any particular provider, including those in this leaflet, and there may be other options not listed here that are better for you. The British Insurance Brokers' Association (BIBA) is a good resource to help you find alternative cover. You can visit their website at biba.org.uk.

The Insurance Surgery

The Insurance Surgery is a specialist life and protection insurance broker that helps people with Parkinson's find life insurance, income protection and critical illness cover.

Their team of trained advisers will search the market to find a policy which could be suitable for your needs. They will compare major and specialist providers, as well as look at tailoring products for your budget and lifestyle.

You can call The Insurance Surgery on **0800 840 1004** or visit their website at the-insurance-surgery.co.uk.



“ The Insurance Surgery is dedicated to helping those affected by Parkinson's navigate life insurance options. In partnership with Parkinson's UK, individuals gain access to valuable financial information they might not have thought was available to them. We do this with 24 years of specialist knowledge as 98% of our customers live with a medical condition.”

“ We have been helping people living with Parkinson’s to get insurance for over a decade. My dad was diagnosed with Parkinson’s in his early 50s and I have seen him cope with so many symptoms, medications and surgery. It is an honour to be able to help other people who are like him.



When you speak with us you will have a team of experts that understand Parkinson’s, supporting you to get the insurance that you need.”

Kathryn Knowles, Managing Director, Cura

Cura

Cura specialises in personal, business and group life insurance, critical illness cover, and income protection. Their team can advise you on how to protect yourself and your family in a clear way so that you can make the right choices for you and your loved ones. You can call Cura on **01723 518 148** or visit their website at curainsurance.co.uk.

Milliner Financial Services

Milliner offers specialist insurance and support in buildings and contents insurance, life insurance, critical illness cover, family income cover and income protection.

Their team will look into the options that may work for you to give you and your family peace of mind.

You can call Milliner on **01344 377889** or visit their website at info.millinerfinance.co.uk/parkinsons.

“ I was diagnosed with Parkinson’s in 2020 at the age of 41, so I understand the challenges and frustrations that come from living with the condition. I have experienced first-hand the difficulties in securing life insurance for myself, so I made a commitment to help people like you and me find excellent quality cover through Milliner Financial Services. We have a team of experts who understand Parkinson’s ready to help you now.”

**Ben Gee, Co-owner,
Milliner Financial Services**



We are Parkinson's UK.
Powered by people.
Funded by you.
Improving life for everyone
affected by Parkinson's.
Together we'll find a cure.

PARKINSON'S^{UK}

Free confidential helpline **0808 800 0303**

Monday to Friday 9am to 6pm, Saturday 10am to 2pm
(interpreting available)

NGT relay **18001 0808 800 0303**

(for textphone users only)

hello@parkinsons.org.uk

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