



*'insuring the  
uninsurable'*

[www.specialrisksbureau.co.uk](http://www.specialrisksbureau.co.uk)

# Specialising in **High Risk**

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## **High Risk Occupations Extensive Foreign Travel Pre-Existing Health Hazardous Pastimes**

Have you had a client declined cover based on their medical history, foreign travel, hazardous pursuits or occupation?

Do you have a 'quirky' client case you're just not sure where to start with?

If you are struggling to place protection for your client, we offer a client referral scheme where we'll be happy to support you to find alternative solutions.



# About our company

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**Our team have provided insurance advice to people across the UK since 2005, and have helped many individuals, who have been labelled as 'uninsurable'.**

Our simple referral process allows you to discuss your clients with our specialist advisers who can tell you what insurances are available for your clients and the likely terms on offer.

Our insurance advisers and administrative team remove the stress of your client's application process by handling all aspects of the underwriting journey and keeping them up to date every step of the way.

## What we offer:

We currently offer support for clients looking to place:

- **Life Insurance**
- **Critical Illness Cover**
- **Income Protection**
- **Hazardous Occupations**
- **Foreign Travel**
- **Pre-existing Health Conditions**
- **Hazardous Pastimes & Sports**



# Example **clients**

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**People who have had**

- Cancer
- Diabetes
- Heart attacks
- Mental health



**Workers who are**

- In the armed forces
- Based offshore
- Working at heights
- Working under water



**Those travelling to**

- Afghanistan
- Iraq
- Angola
- Iran



**Thrill seekers who enjoy**

- Rock climbing
- Scuba diving
- Motor car racing
- Transatlantic sailing

**Plus many more special risks**

# Benefits of **our service**

## Our expert advisers specialise in hard to place protection.

- We retain the advice liability.
- We don't cross-sell other products.
- We do all the donkey work.
- We keep both you and the client up to date at every step.
- You'll earn commission where otherwise there might be none.
- Most importantly, the client obtains vital protection!



# award winning

We are incredibly proud to have won a many number of awards for the service we provide to clients, including **Cover's Best Specialist Adviser** for 2 years running.



*And there's more >>>>>*

To view all our awards please visit:

[www.specialrisksbureau.co.uk/who-we-are](http://www.specialrisksbureau.co.uk/who-we-are)

# How to refer a client



# What our **clients** say

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I have had the pleasure of using Cura for clients that I have been unable to help with their protection requirements.

I would just like to say a big thank you and well done as you have been able to help me on every occasion and the clients have been most grateful for the fact you have been able to find them cover. I can certainly vouch for the **excellent service** they provide with regular updates to myself and my clients and keeping us up to date every step of the way.

I can certainly say that I would thoroughly recommend Cura and will definitely be using their services for my business in the future.



**Geoff Hill**, Mortgage and Protection Adviser  
Peace of Mind Financial Solutions Ltd



I have dealt with James at Cura on a number of difficult protection cases and the service and outcomes have been excellent. He really knows his marketplace and these cases get placed and go on risk. The **relationship works well** as it frees me up to do what I'm good at.



**Brendan Dixon** DipPFS, Cert CII(MP), Director  
BKD Wealth Management and Mortgage Advisors

If you'd like to see what we can do please get in touch:



**Call us on 0800 567 7450**

**[ifa@curainsurance.co.uk](mailto:ifa@curainsurance.co.uk)**

**[www.specialrisksbureau.co.uk/ifa](http://www.specialrisksbureau.co.uk/ifa)**



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