

Personal Quote



Key Person Income Protection



Your quote

Key Person Income Protection quote for Mr Frederic Galais.

This quote is valid until 15/08/2026 and should be read in conjunction with your Policy Summary.

This quote was prepared by Legal & General in association with Broadbench Limited.

Life insured details

Name	Mr Frederic Galais
Date of Birth	29 May 1975
Occupation Class	1
Smoker Status	Non-smoker*

*Legal & General's definition of a smoker is someone who during the last 12 months has smoked cigarettes, cigars, a pipe (including shisha/hookah), used vapes, e-cigarettes, or nicotine replacements, even if the product used did not contain any nicotine. We define you as an ex-smoker if you haven't used any of these during the last 12 months but have in the last 60 months. After more than 5 years, we define you as an-non smoker.

Cover details

The policy will pay a monthly benefit if the life insured is unable to perform their own occupation as a direct result of incapacity due to illness or injury.

Monthly benefit	£9,000.00
Limited benefit period	24 months
Deferred period	4 weeks
Length of the policy	17 years
Life insured age when policy ends	68

In the event of a valid claim, monthly benefit payments will be provided for the duration of life insured's incapacity subject to a limited benefit period of 24 months, where this falls within the term of the policy.

The monthly benefit will be paid one month after the deferred period ends and will then be paid monthly in arrears.

Payment of the monthly benefit will be subject to certain exclusions specified in the Policy Booklet.

Premium details

Your monthly premium is £185.11.

If you keep the policy for 17 years the total premium that you will pay is £37,762.44. This assumes that you do not amend your cover.