

Below is a short summary of FAQs

It explains exactly what we do, how we work, and how we can assist you

What is your role as a risk insurance adviser?

Our role is to design and implement personal and business insurance strategies that protect income, family security, and business obligations in the event of illness, injury or premature death.

That includes assessing risk, recommending appropriate cover, coordinating implementation, and supporting clients over time, especially with claims. We focus on making sure cover is structured properly, funded appropriately, and aligned with how your life or business actually works.

What problems does insurance actually solve?

Insurance provides liquidity when it's needed most. Depending on the situation, it can:

- Provide financial support for family members
- Replace income if you can't work due to illness or injury
- Clear personal or business debt
- Fund business succession arrangements and protect businesses from the loss of a key person.

The purpose is not the policy itself, but the financial outcome it enables.

How do you tailor insurance advice?

We don't start with products. We start with you – how your income is earned, who and what depends on it, and what needs to be funded.

From there, we consider factors such as mortgage repayments, school fees, medical and care support, business ownership, agreements, and timeframes. The strategy is built around those realities, balancing protection, structure, and cost.

What makes Long Property Protect different?

Long Property Protect is a highly experienced specialist wealth protection practice. Our team's sole focus is on personal and business insurance advice and outcomes.

We offer a structured approach, attention to detail, coordination with other advisers where needed, and ongoing involvement once cover is in place. So that you can feel confident and secure with the arrangements you've made...now and into the future.

The advice process

What is included in a Statement of Advice?

A Statement of Advice documents our recommendations and the reasoning behind them. It typically includes:

- An overview of your current position and risks
- The recommended insurance strategy and types of cover
- How the recommendations align with your circumstances and objectives
- Key assumptions, trade-offs, and considerations
- Costs and implementation details

This ensures you can review the advice in writing and make informed decisions before anything is put in place.

Will you support me if I need to make a claim?

Absolutely. If a claim arises, we will guide you through the process. This can include explaining how the policy responds, assisting with information requirements, and coordinating with the insurer.

Our role is to reduce uncertainty and administrative burden at a time when you are already dealing with a lot.

How is Long Property Protect paid?

We charge professional fees for advice and implementation, depending on the scope of work.

Our specialist wealth protection services are also supplemented with commissions paid by insurers. Where commissions apply, they are fully disclosed, and our advice is focused on recommending cover that is appropriate for your needs and circumstances.

Can you work with my existing advisers?

Where relevant, we regularly work alongside other professional advisers in your world, including accountants, wealth advisers and solicitors, particularly for matters such as business succession, lending, or estate planning considerations.

Is there anything I need to have before we speak?

Just you. Our first conversation is about understanding your situation and what's most important to you. From there, we can outline the advice you may require and how the process we will work for you to make sure you and your loved ones are well looked after.
