

GROUP RISK SOLUTIONS



Benefit Design, Procurement and Management

Ensuring you have the right balance between benefits and cost Aspira support employers in all areas of a businesses people insurance, helping you design the right benefit structure to meet you and your employee benefit needs. We'll procure the benefits from an open market, therefore securing the most cost competitivesolution. We'll deal with implementation and provide ongoing management of the benefits on your behalf.



Group Life Assurance

Group Life Assurance is a cost effective benefit, providing a lump sum payment on death of the employee. The benefit is payable to the deceased's beneficiaries and helps your employees to secure their families' financial wellbeing in event of their death. We'll help you navigate the complexity of the many different products, cover levels, regulatory and taxation implications. Helping you get the best value from your risk benefits.



Group Income Protection

Group Income Protection provides a replacement income for employees that are unable to work due to long-term illness or disability. This benefit provides a valuable source of income when your employees need it most. Aspira will provide benefit design, procurement and ongoing management of Income Protection schemes.



Group Critical Illness

Group Critical Illness provides a lump sum payment to an employee on diagnosis with a life-altering or life-threatening illness or condition listed within your policy. This benefit helps to alleviate any worries your employees may have about household or medical bills thereby allowing them to concentrate on getting better. LEBC can help you to understand the varied products, cover amounts and critical illness definitions available to ensure that any benefit provided is and remains suitable for your business.



About Aspira

At Aspira, we have the technical expertise and services to help achieve your business objectives, while also meeting your wider regulatory responsibilities. To achieve these important objectives, we offer a range of essential solutions with each one helping you accomplish a different financial goal. Building a better future for your business based on a foundation of; positive leadership, stakeholder engagement, vision, teamwork and, of course, making the right financial decisions.

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