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ASUdirect – Statement of Demands and Needs

ASUdirect is sold to you on a ‘non-advised’ basis, as defined by the Financial Services Authority. This means that, as we are not aware of your personal circumstances, we are not in a position to specifically recommend ASUdirect to you.

However, we can say that ASUdirect is generally suitable for anyone who has a regular financial commitment to protect. This may include a mortgage, a loan or payment of rent. You cannot, however, include day-to-day living expenses, Council Tax, utility bills or credit card payments.

The specific ASUdirect cover you buy will depend on your individual circumstances e.g. if you are self-employed you may decide that you would not benefit from the unemployment section of the cover and might therefore only buy accident & sickness (disability) cover.

Please note that it is your responsibility to ensure that the cover is suitable for you. By making an application for ASUdirect you have decided that the cover is appropriate to your circumstances.

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