

Flexible insurance for when you need it

You can choose the level of cover that works for you and your lifestyle:

- Receive financial support for a range of accidental injuries and UK hospital stays*
- Benefit from accidental death and funeral cover
- Claim for multiple injuries and keep your policy in the future
- Take out cover from 18 to 60 without any health questions
- The cost will stay the same even if you make a claim or as you get older

Cover costs from as little as £8 a month, depending on the level of protection you choose.

Terms and Conditions apply. *UK hospital stays for sickness are only covered after the plan has been in place for 12 months.

Case study

Miss G broke her arm when her horse reared up and butted her. Miss G's claim was assessed in one day (the day after her accident) and based on her level of cover, a payment of £3,750 was immediately arranged.

“We're here to help you take care of the things that matter”

Get in touch

There are a range of protection products we can advise you on to ensure you have the right protection in place for your needs. We can help you explore the options and levels of cover available and choose the right ones for you, with no obligation.

Phone number: 0208 953 8687

Email: info@topfs.co.uk



Accident and injury cover that keeps up with you



The Orchard Practice

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Tailored protection, just in case

When life is busy, the last thing you need is a setback slowing you down. That's why a contingency plan makes sense – like accident and injury protection that can help if the unexpected happens.

It's a flexible, cost-effective way to keep things moving as normally as possible so you don't get left behind.

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you take care of the
things that matter”**

Choose the right kind of cover for your lifestyle

Core cover – automatically included with a monthly premium from £8



Broken bones



UK hospital stays*



Accidental permanent injuries



Total permanent disablement



Accidental death



Funeral benefit

Optional extra cover – available from just £1 a month each



Child cover



Active lifestyle cover



Healthcare cover

Both the funeral and accidental death benefit once paid out will end the plan.

Age restrictions apply on the child cover.