

AtlanticLIFEGUARD

Atlantic Lifeguard offers Income protection, Critical Illness and Life Assurance benefits to the contractor who seeks the peace of mind knowing that they are covered in the event of an emergency.

Atlantic Lifeguard offers these tax-deductible benefits at market leading rates and can do so due to its strength of numbers.

Atlantic Lifeguard can be used with either the Lite or Express payroll systems.

“Making
contracting
EASY”

Atlantic Lifeguard benefits include:

Life Assurance	2 x Salary
Critical Illness Protection	1 x Salary
Income Protection	50% Salary (Sickness or Disability)

How it works

- ▶ The method of payment depends on the system you choose. Refer to **Atlantic Lite** and **Atlantic Express** and find the solution that best suits you.
- ▶ Expenses are submitted electronically via **Atlantic Online** or by fax. Receipts that accompany expense claims are to be sent in by post
- ▶ Upon delivery of physical receipts, expenses are approved
- ▶ Immediate start
- ▶ No set up charges, exit charges or questionable fine print in contracts

“Making
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Benefits

- ▶ An economical, tax deductible service charge
- ▶ A personal 24/7 online account, available to review, query and submit expenses
- ▶ By using our tax efficient expense policy and HMRC Dispensation, contractors on the **Atlantic Lifeguard** system enjoy the highest take home earnings

What is included ?

- ▶ Full back office - secretarial / management services
- ▶ Invoicing, Credit Control, VAT & Payroll, Payslip, P60 and P11D documentation
- ▶ **£3 million Professional Indemnity Insurance**
- ▶ **£5 million Public Liability Insurance**
- ▶ **£10 million Employee Liability Insurance**
- ▶ Expenses management to ensure appropriate advantage of expenses
- ▶ Optional company pension
- ▶ No **IR35** stress – Secure, safe and efficient