ABL

Complex finance, made simple.

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Personal Guarantee Insurance

What is PG Insurance:

Personal Guarantee Insurance is a niche product that is fast becoming a popular choice.

The product is mainly geared towards the SME market and they will cover up to £750k (£600k max cover) on Secured loans and £500k (£300k max cover in Year 1) on Unsecured loans.

Secure PG-backed lending:

- will get 80% from the get-go

Unsecure PG-backed lending:

- Works on a sliding scale, 60% in year
- 70% in year 2
- and 80% in year 3.

Speak to an ABL Advisor about Personal Guarantee Insurance. 01274 965356

Key Info:

1. 1 Policy can cover up to 5 x Directors or Shareholders
2. Available on historic loans where a PG was signed.
3. The insurance is also a P11D Neutral expense so can be put through the company's books to save on Corporation Tax.
4. Premiums can be paid either monthly or annually
5. The insurance comes with a dedicated helpdesk offering expert advice in times of financial difficulty