

Eleos Launches Super-Simplified Digital Term Life Insurance with Wellness Perks for UK Policyholders

Eleos Life, a leading provider of embedded income protection based in London, is launching digital-first life insurance for customers across the UK.

LONDON, UNITED KINGDOM, September 22, 2025 /EINPresswire.com/ -- [Eleos Life](#) has launched

digital-first [term life insurance](#) in the United Kingdom, marking a major milestone in making financial protection simple, accessible, and affordable for all.

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By working through embedded and white-labelled partners, we're making life insurance more accessible and meaningful for today's families.”

*Kiruba Shankar Eswaran, CEO
of Eleos Life*

According to the [FCA](#), only 28% of UK adults have life insurance. Most families don't have a plan to handle unexpected expenses, much less the loss of a breadwinner. Eleos is helping close this insurance gap by embedding protection on apps and platforms people already know and love.

How Eleos Is Helping Close the Gap

Despite the security life insurance can provide, adoption remains low. Unless through mortgage requirements or employment benefits, individuals often aren't exposed to personal insurance, leaving the most financially vulnerable unprotected.

Eleos challenges these traditional distribution models by embedding insurance into everyday financial services. Whether it's apps for renters or gig workers, Eleos goes where insurance is needed most, working with brands to make protection accessible.

For individuals, it's fully digital, fully customizable cover. For brands, it's a more diverse product offering and a new revenue stream.

Life Insurance at a Glance

With a quick, 100% digital application and flexible cover levels, customers can secure protection in as few as five questions—all without phone calls or paperwork.

Key features include:

- Affordable Protection: Cover starting from just £5 per month
- Flexible Terms: Choose policy terms from 5 to 20 years, with cover amounts from £5,000 to £250,000
- Straightforward Cover: Pays a lump sum in the event of death or terminal illness (diagnosed with ≤ 12 months to live)
- Fast Application: As few as five questions, fully online, completed in minutes!

Everyday Wellness from Day One

Protection is no longer something that only adds value during life's hardest moments. Unlike traditional policies that only pay out in the worst-case scenario, Eleos adds immediate value for members by bundling financial protection with wellness perks at no extra charge such as GoGP, mental health counselling and physiotherapy.

Starting this month, UK policyholders will gain access to two new perks: LiveSmart and The Body Coach app.

LiveSmart: Your Personal Health Plan

Policyholders now receive complimentary access to LiveSmart Health Check—a digital health assessment that provides personalised insights to improve energy, wellbeing and long-term health outcomes. Suitable for anyone aged 18 and above, LiveSmart offers expert advice on diet, exercise, and lifestyle choices.

- Tailored Health Report: Actionable insights on physical and mental health
- Interactive Dashboard: Tools to track progress and set wellbeing goals
- Comprehensive Health Score: A clear snapshot of overall wellness

BodyCoach: Fitness at Your Fingertips

Policyholders gain free access to the award-winning Body Coach App by fitness expert Joe Wicks, offering workouts, meal plans, and a supportive community.

- Personalised Workout Plans: Access monthly HIIT and strength sessions for all fitness levels
- Customised Meal Plans: Enjoy nutritionist-approved recipes and meal plans tailored to dietary

needs

- Live Workouts and Community Access: Train alongside expert coaches and connect with a supportive fitness community
- Fresh Content: Discover new challenges, workout series, and exclusive seasonal recipes to keep your routine inspiring

These new perks underscore Eleos Life's commitment to holistic protection—combining financial resilience with tools that improve health, connection, and everyday wellbeing.

Designed for the Digital Era

Eleos is expanding life term cover across the UK with a 100% online onboarding journey. Customers complete a quick application with simplified underwriting based on a short health questionnaire—no intrusive medical exams required.

"Insurance adoption stays low because awareness is limited, renters often don't see the value, and most policies don't engage people since no one thinks they'll die young. We launched Eleos Term Life to close these gaps: simple, transparent, and affordable protection, made relevant with health and lifestyle benefits you can use from day one, not just when the unexpected happens," said Kiruba Shankar Eswaran, CEO of Eleos Life. "By working through embedded and white-labelled partners, we're making life insurance more accessible and meaningful for today's families."

About Eleos Life

Eleos Life helps businesses in the US and UK embed protection against life's biggest financial shocks—from loss of income to loss of a loved one. By bundling insurance with wellness perks like virtual primary care and mental health counseling, Eleos delivers holistic protection that supports both financial and physical wellbeing.

Partnering with a Guernsey based insurance company, 1Edge Insurance PCC Limited, Eleos offers life insurance for UK customers. Additionally, customers can access income protection in the UK as well as term life and disability insurance in the US.

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Eleos Life

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