

# Cover to protect the people that matter the most



Here's some information from Legal and General. Their goal is simple - they want to protect as many people as possible from life's unexpected events. They've been protecting people from uncertainty since 1836, and are one of the UK's leading financial services groups and a major global investor.

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What if I have a Critical illness?

20,621 claims paid - Over £922 million paid out to support individuals and their families - Over £4.6 billion paid out in total over the last five years.

What if I can't work?

## Life Insurance & Critical Illness



## Income Protection



What if I pass away?

## Life Cover

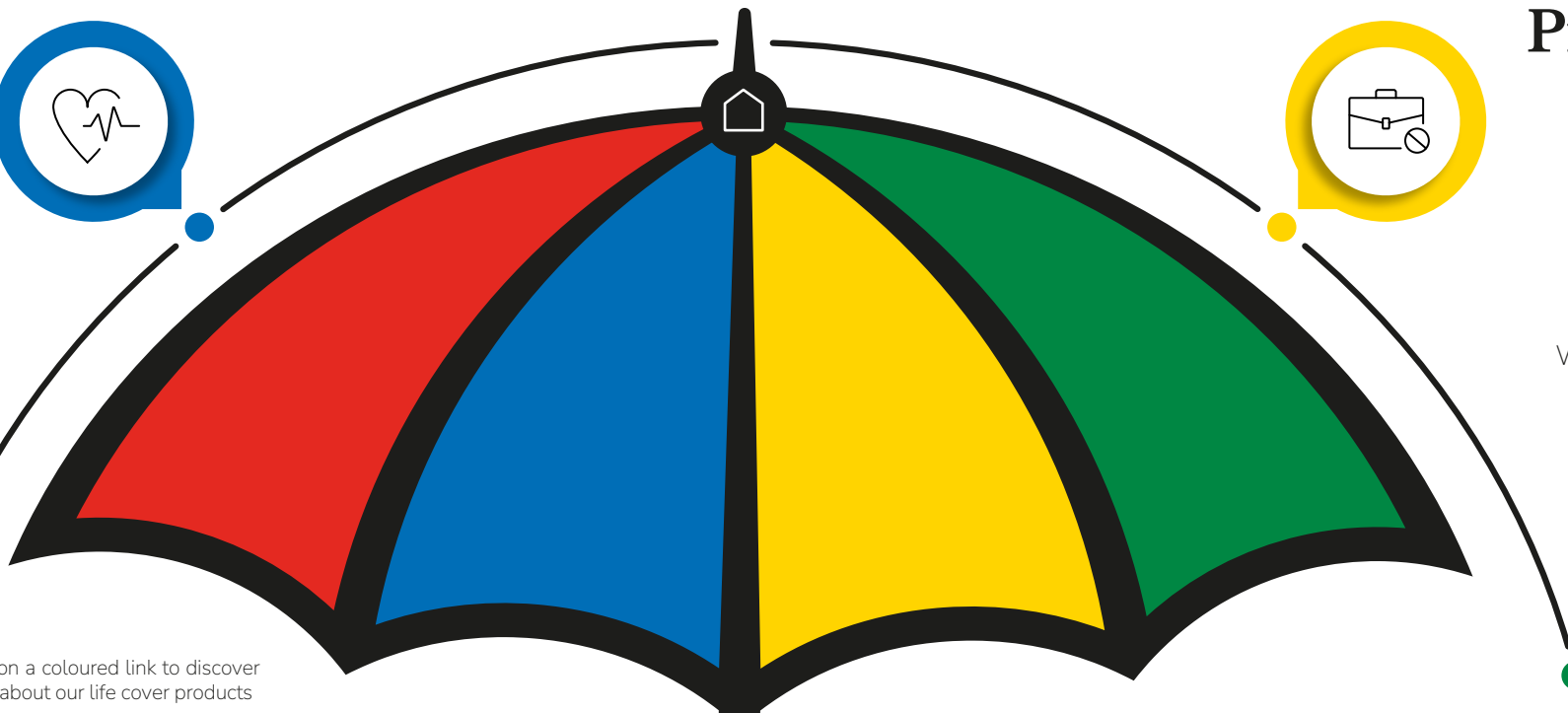


What if I need extra support?

## Further Support



Click on a coloured link to discover more about our life cover products





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## Life Cover

Offers financial protection for your loved ones, with a lump - sum or monthly benefit\* paid if the life insured passes away during the length of the policy.

- ✓ Fixed monthly premiums unless you make any changes, depending on your circumstances, so you can plan ahead - no surprises.
- ✓ Help repay your mortgage so your family can stay in their home.
- ✓ Provide your family and loved ones with financial security when you're not around.

Also includes:

- ✓ **Accidental Death Benefit** - You are covered while we process their application.
- ✓ **Waiver of Premium option** - For an additional cost, you won't have to pay your premium after 26 weeks if you can't work due to illness or injury.
- ✓ **Terminal Illness Cover** - Where the illness is expected to lead to death within 12 months, Terminal Illness Cover is automatically included for all policies with terms of two years or more.



\* Depending on which plan you choose.

Life insurance policies are not savings or investment products and have no cash value unless a valid claim is made.



[Download the Policy Summary](#)



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Life Insurance  
& Critical  
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# Family & Personal Income Plan

Your cover is paid out monthly in the event of a valid claim.

What is covered;

- ✓ You die
- ✓ You are diagnosed with a terminal illness

Whichever occurs first. If you choose a joint life policy, the amount of cover is paid when either life insured dies or is diagnosed with a terminal illness.

Also includes;

- ✓ **Waiver of Premium option** - For an additional cost, you won't have to pay your premium after 26 weeks if you can't work due to illness or injury.
- ✓ **Terminal Illness Cover** - Where the illness is expected to lead to death within 12 months, Terminal Illness Cover is automatically included for all policies with terms of two years or more.



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# Whole of Life

Our Whole of Life Protection Plan is designed to cover the life insured for the rest of your life and pay out a lump sum when you die. You will need to ensure that you will be able to pay the premiums for the rest of the life insured's life as they will be payable up until their death. The policy can be used to help protect the life insured's family's lifestyle and everyday living expenses or help fund any Inheritance Tax (IHT) liability that may be payable on their death.

Also includes:

- ✓ **Accidental Death Benefit** - You are covered while we process their application.
- ✓ **Waiver of Premium option** - For an additional cost, you won't have to pay your premium after 26 weeks if you can't work due to illness or injury.



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# Life Insurance & Critical Illness Cover

These policies are designed for people who want to help protect against the impact of death, terminal illness and critical illness. The policy could be used to help pay your outstanding mortgage or to help protect your family's lifestyle and everyday living expenses.



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# What is covered?

## You will be covered if before the end of the policy:

- ✓ You die.
- ✓ You choose a policy that includes Critical Illness Cover and you are diagnosed with or undergo a medical procedure for one of the critical illnesses we cover.
- ✓ You are diagnosed as being terminally ill, and in the opinion of your hospital consultant and our medical officer, the illness is expected to lead to death within 12 months.

We'll pay out your amount of cover in full once in the event of a valid claim. After this happens, the policy will end and you'll no longer have any cover. If you would like the life cover to continue in the event of a critical illness claim, then consider stand-alone policies.

Also includes;

- ✓ **Accidental Death Benefit** - You are covered while we process their application.
- ✓ **Waiver of Premium option** - For an additional cost, you won't have to pay your premium after 26 weeks if you can't work due to illness or injury.
- ✓ **Terminal Illness Cover** - Where the illness is expected to lead to death within 12 months, Terminal Illness Cover is automatically included for all policies with terms of two years or more.

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# Life Insurance & Critical Illness Extra

If you have an increased budget, this option covers more conditions with additional pay outs for those who want a little more protection.

### You will be covered if before the end of the policy:

- ✓ you die.
- ✓ you choose a policy that includes Critical Illness Extra and you are diagnosed with or undergo a medical procedure for one of the critical illnesses we cover.
- ✓ you are diagnosed as being terminally ill, and in the opinion of your hospital consultant and our medical officer, the illness is expected to lead to death within 12 months.

We'll pay out your amount of cover in full once in the event of a valid claim. After this happens, the policy will end and you'll no longer have any cover. If you would like the life cover to continue in the event of a critical illness claim, then consider stand-alone policies.

Also includes;

- ✓ **Accidental Death Benefit** - You are covered while we process their application.
- ✓ **Waiver of Premium option** - For an additional cost, you won't have to pay your premium after 26 weeks if you can't work due to illness or injury.
- ✓ **Terminal Illness Cover** - Where the illness is expected to lead to death within 12 months, Terminal Illness Cover is automatically included for all policies with terms of two years or more.

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## Children's Critical Illness Cover

Covers the conditions listed under Critical Illness Cover. Cover is included for up to 2 children and applies to natural children, legally adopted children, children under legal guardianship or stepchildren of the adult covered up to their 22<sup>nd</sup> birthday.

Included at no extra cost.



Relevant child definition also applies to Critical Illness Extra.

## Children's Critical Illness Extra

Covers all conditions listed under Critical Illness Cover and Critical Illness Extra, plus additional specified child critical illness conditions. Cover is included for an unlimited number of children up to their 23<sup>rd</sup> birthday.

Available for an additional cost on Critical Illness Cover and Critical Illness Extra policies.



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# Income Protection

The policy is designed to meet the demands and needs of people who wish to help protect their's or their family's lifestyle against the financial impact of incapacity. The monthly benefit can be used to help cover monthly mortgage or rent payments or other living expenses.



Income protection policies don't include unemployment cover.



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## What is covered?

You will be covered if you meet our definition of incapacity: If you work more than 16 hours per week, and are paid for your work, your incapacity definition will be own occupation. This means if, due to illness or injury, you're unable to work in your own occupation and you're not following any other occupation, we'll consider you to be incapacitated.

We don't just offer one type of income protection, you can choose:

**Income Protection Benefit:** The premium remains unchanged during the length of your policy unless you make any changes.

**Low Start Income Protection:** Shares many of the same features as our Income Protection Benefit, but your premiums will increase each year in line with your age.

When you arrange your plan, you can choose one of the following. We also offer a choice of deferred periods too:

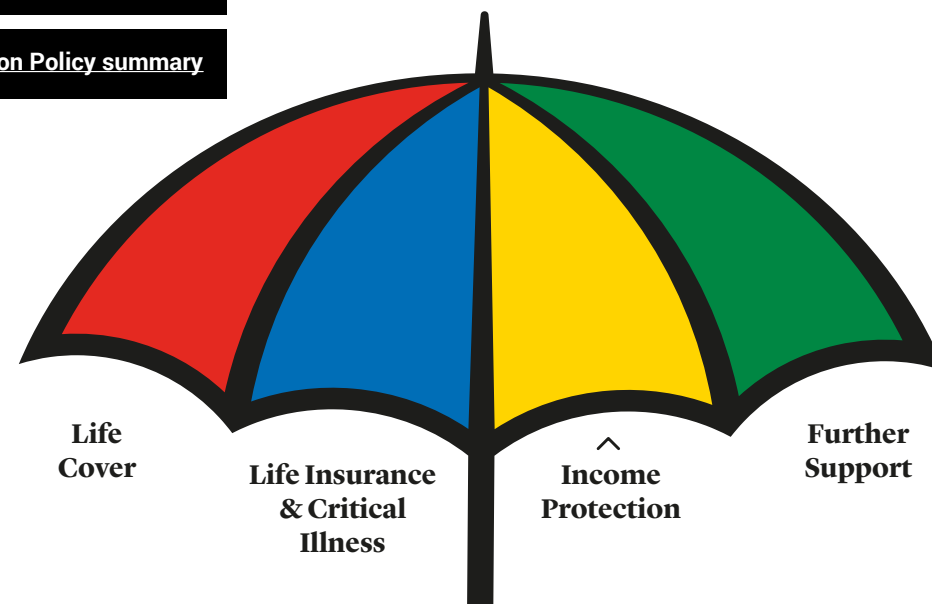
- ✓ Increasing income protection - Our increasing plans are designed to protect your monthly benefit against inflation.
- ✓ Low-Cost option - Provides a way of keeping your premiums down by limiting the length of time your monthly benefit can be paid for each valid claim.
- ✓ Stepped Benefit option - Allows you to choose two deferred periods, and two different monthly benefits, all within one plan. Not available with Low-Cost plan.

Also includes;

- ✓ Return to work support - Gives you access to experienced rehabilitation specialists helping to get you back to work at no extra cost.
- ✓ Proportionate Benefit means we'll top up your salary with a proportion of the monthly benefit if you return to work at reduced capacity.
- ✓ NHS sick pay protection - We can match the sick pay structure for NHS dentists, doctors, midwives, nurses and surgeons on Income Protection Benefit policies.

 [Income Protection Benefit Policy summary](#)

 [Low Start Income Protection Policy summary](#)



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# Rental Income Protection

In the event of a valid claim, you could use a monthly benefit to help pay the rent which can help provide some financial security for you or your family.

- ✓ Valuable cover for difficult times, because it's more than just a roof over your head, it's your home.
- ✓ If you stop renting and take out a mortgage, it's easy to switch to our Income Protection Benefit plan. Available on Rental Income Protection Plan only.
- ✓ Access to Wellbeing Support and Rehabilitation Support Service included as standard.

We also offer Rental Life Insurance and Rental Life with Critical illness as part of Rental Protection Plan option too.



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## What if I need extra support?

### ✔ Wellbeing Support

Whatever your situation, personalised emotional and practical support from a dedicated, registered nurse is just a phone call away. This wellbeing support is provided by RedArc Assured Ltd and access is included as standard on our protection policies.

Examples of support: Helping you understand a diagnosis or next steps in your treatment, understanding the NHS, counselling, mental health support.

### ✔ Rehabilitation Support Service

As soon as you make a valid claim, you will be given access to our in-house team of healthcare professionals. They support a quicker return to work and good mental and physical health. Included as standard with our income protection policies.

### ✔ Care Concierge

A free confidential 1:1 telephone service that can help you and your loved ones navigate adult and later life care. You can gain information from care experts on types of care, finding and paying for care.



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