



# Rental Protection Plan

A rented property is more than  
a place to live, it's home

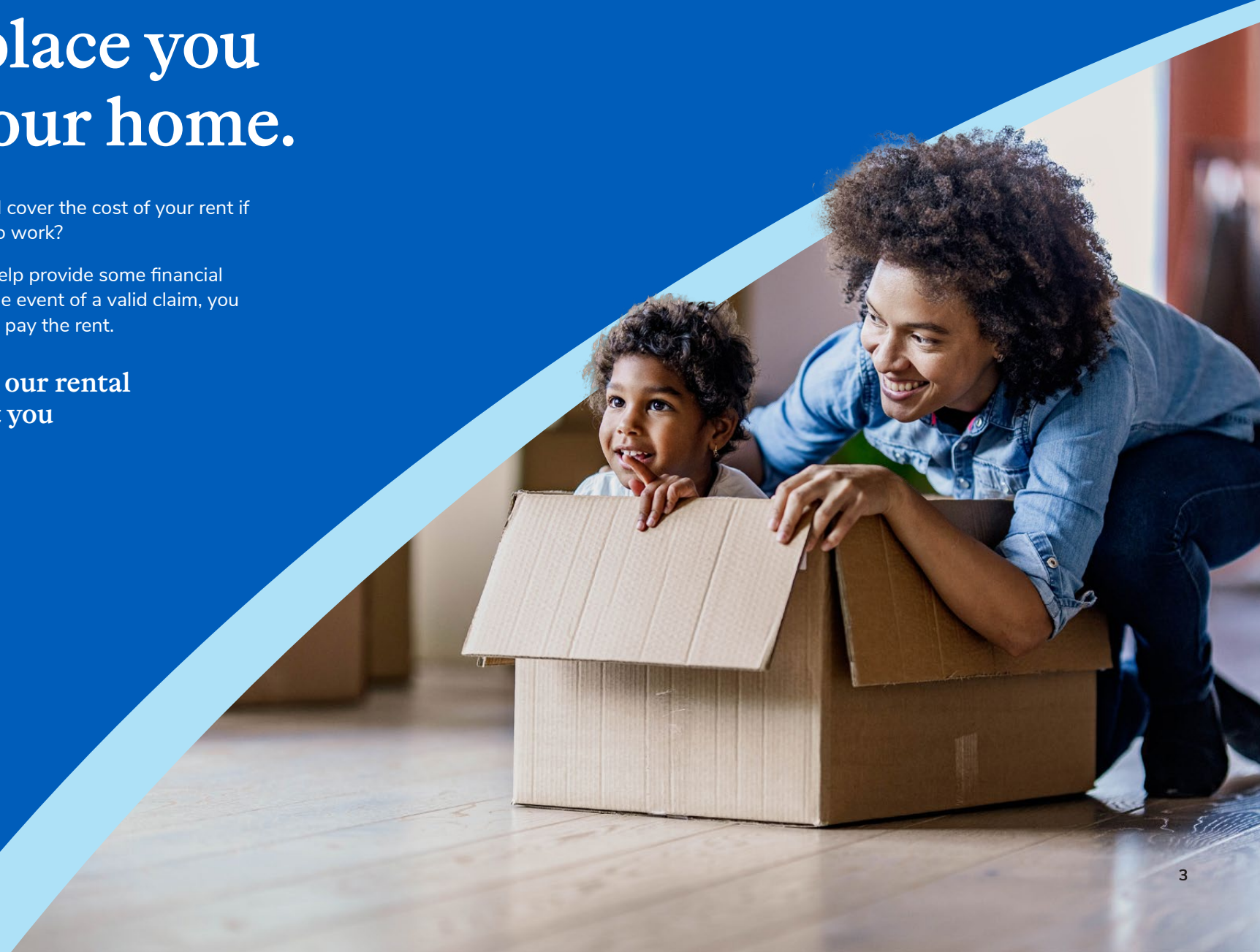


# Your rented property is more than the place you live. It's your home.

Have you thought about how you'd cover the cost of your rent if you were ill or injured and unable to work?

L&G's Rental Protection Plan can help provide some financial security for you or your family. In the event of a valid claim, you could use a monthly benefit to help pay the rent.

**Read on to find out how our rental protection could benefit you**



# Why it's important to consider protection



If you have a 12-month lease, you're committed to pay rent for that time.



Employers only have to pay you statutory sick pay for up to 28 weeks.



Going into arrears could negatively affect your chance of getting a new tenancy agreement or mortgage in the future.



"It won't happen to me." Lots of people rely on this idea. But the average age of our income protection claimant was 41.



UK rents are expected to continue to climb over the next five years.



£1,294 is the average rent per calendar month across the UK in 2024.



Over 30% of household income is the average spent on rent payments.



On average, a UK employee has enough savings to last just 19 days if their income stopped.





# Choose the cover that suits you

Everyone has different needs. That's why L&G offers three different product choices within the plan. Your adviser can help you choose the protection that fits you best.

## Rental Income Protection Benefit

This cover is designed to provide a regular monthly benefit if you can't work due to incapacity caused by illness or injury, resulting in loss of earnings, during the length of the plan.

- The monthly benefit could be used to help cover rent or living expenses such as utilities, medical bills, childcare, and any other monthly outgoings.
- You can increase the benefit amount if your rent increases. T&Cs apply.
- Stepped Benefit offers a choice of two deferred periods and two levels of cover. This may help if income from your employer reduces over time.
- You can keep premiums down with our Low Cost Option. The maximum claim duration can be either 12 or 24 months, which needs to be chosen at outset. Multiple claims can be made.
- Income Guarantee could help protect your chosen monthly benefit.
- Hospitalisation Benefit is also included. This provides cover if you have to stay in hospital for more than seven consecutive nights during your deferred period. You're covered for a maximum of £150 per night.

[Read on for further product choices](#)

Limitations and exclusions apply. For example, Rental Income Protection Benefit does not include unemployment cover.

Tax laws may change which could affect the monthly benefit our plan pays out. The monthly benefit may affect your claim to some means-tested state benefits. Your entitlement to employment related non-means-tested state benefits (such as contributory Employment and Support Allowance) shouldn't be affected. However, state benefit rules may change.



## Rehabilitation Support Service

Included as standard on Rental Income Protection Benefit.

Available at point of claim, it gives you access to early intervention treatments and a team of healthcare professionals whose expertise includes both mental and physical health.

## Rental Life Insurance with Critical Illness Cover

This cover is designed to provide a regular monthly benefit in the event of your death, or diagnosis of a specified critical illness, during the length of the plan.

- Can be used to help pay your rent or help protect your family's lifestyle and everyday living expenses.
- Includes all the existing benefits of the Family and Personal Income Plan with Critical Illness Cover.
- Option to receive a commuted lump sum in the event of a valid claim instead of monthly benefits.
- Children's Critical Illness Cover comes as standard during the length of the plan. T&Cs apply.
- Includes Terminal Illness Cover (life expectancy of less than 12 months).
- You can increase the benefit amount if your rent increases. T&Cs apply.

## Rental Life Insurance

This cover is designed to provide a regular monthly benefit in the event of your death, during the length of the plan.

- Can be used to help pay your rent or help protect your family's lifestyle and everyday living expenses.
- You can increase the benefit amount if your rent increases. T&Cs apply.
- Includes Terminal Illness Cover (with a life expectancy of less than 12 months)
- The option to receive a commuted lump sum in the event of a valid claim instead of monthly benefits.

Life Insurance is not a savings or investment plan and has no cash in value at any time. Applicable to Rental Life Insurance, and Rental Life Insurance with Critical Illness Cover. T&Cs apply.



### Wellbeing Support included on all three product choices

Access from the day your policy starts - at no extra cost

Gives you access to dedicated specialist nurses who can help you with your physical and mental wellbeing, and provide a second medical opinion for serious illnesses. This service is available for you and your immediate family. This service is provided by RedArc Assured Limited.

Speak to your adviser for further detail





# How our Rental Protection Plan makes a difference

- **You have a choice of three products:** Rental Income Protection Benefit, Rental Life Insurance, or Rental Life Insurance with Critical Illness Cover
- **Provides a monthly benefit** which could help cover rent if you're eligible to claim during length of the plan.
- **It's flexible** as it gives you the ability to increase cover if your rent costs increase. Eligibility criteria applies.
- **Our Rental Life Insurance helps to ensure your family can stay in your home**, should you pass away during the length of the plan.
- **You'll have access to a range of services** that can support mental and physical health needs at no extra cost.
- **If you stop renting and take out a mortgage, it's easy to switch.** You have the option to change this policy to our Income Protection Benefit plan without the need for further medical information. Available on Rental Income Protection Plan only. T&Cs apply.



# Speak to your adviser to find out how our Rental Protection Plan could work for you

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