

Fracture Cover

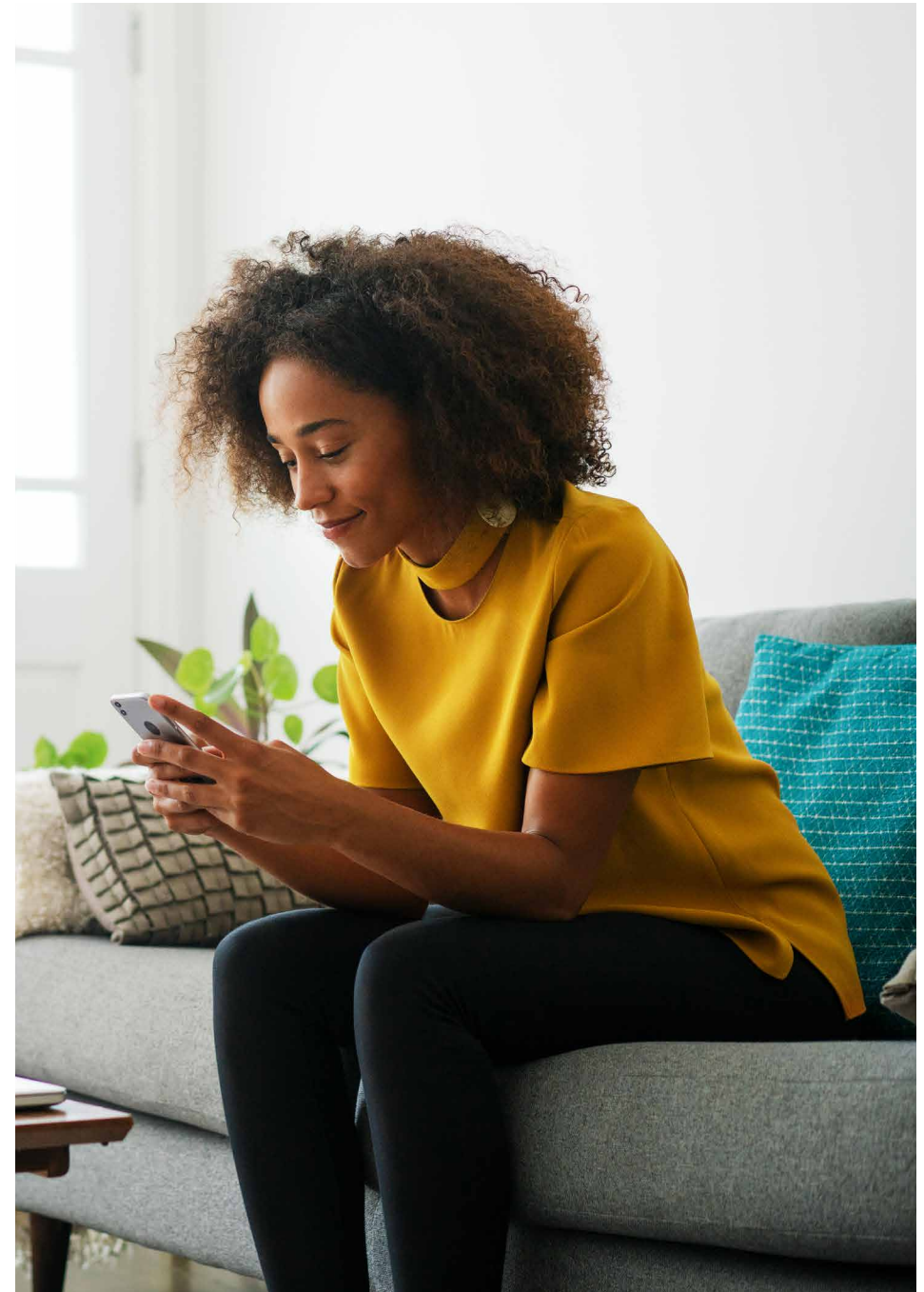
Protecting
against the cost
of injury



Insured by AXIS Specialty Europe SE. The support and services are provided by Trustedoctor, a sister company of Further Underwriting International SLU

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Protecting against the cost of injury

Anyone can have an injury - whether a slip on the stairs, car crash, or fall outdoors. It can be worrying to be involved in an accident and forced out of action for a while. A sudden injury could require time off work, extra childcare, expensive travel costs, and even equipment to support your mobility.

Not everyone would receive sick pay from an employer. And even if you did – the extra expenses may not be affordable without the cash sum that fracture cover can provide.

Fracture Cover is here to help.



Fracture Cover in a nutshell

Fracture Cover is an optional benefit that's added to a Legal & General personal protection policy* for an additional £5.90 per month.

Your policy will automatically renew each year unless you tell us you no longer want Fracture Cover. We'll also review our prices annually and will let you know if there are any changes in advance.

When you're protected with fracture cover, if you sustain one of the specified injuries – see pages 8-9 for full details – you can make a claim to receive a cash sum.

The pay-out could help meet some of the extra bills associated with injury.

Our aim is to remove some of the stress from your situation - so you can recover and heal, with the peace of mind that you have financial support in place to meet your needs.

*Fracture Cover can't be added to Whole of Life Protection Plan or Independent Critical Illness policies.



How Fracture Cover works

Fracture Cover is **added to your personal protection when you take out your policy, for an additional sum of just £5.90 per month.** You'll have the opportunity to renew your cover each year, and we'll review our prices annually too, letting you know in advance if there are any changes.

You can make multiple claims per year with a maximum pay-out of £7,500 – whether you have an accident where you sustain multiple injuries at one time, or you have multiple injuries in a 12-month period.

Depending on the injury, you will receive a pay out of £2,000, £4,000, £6,000 or £7,500 – the more serious the injury, the more the pay-out.

The cover applies to **20 different fractures, 9 different joint dislocations, Achilles tendon ruptures and knee ligament tears.**

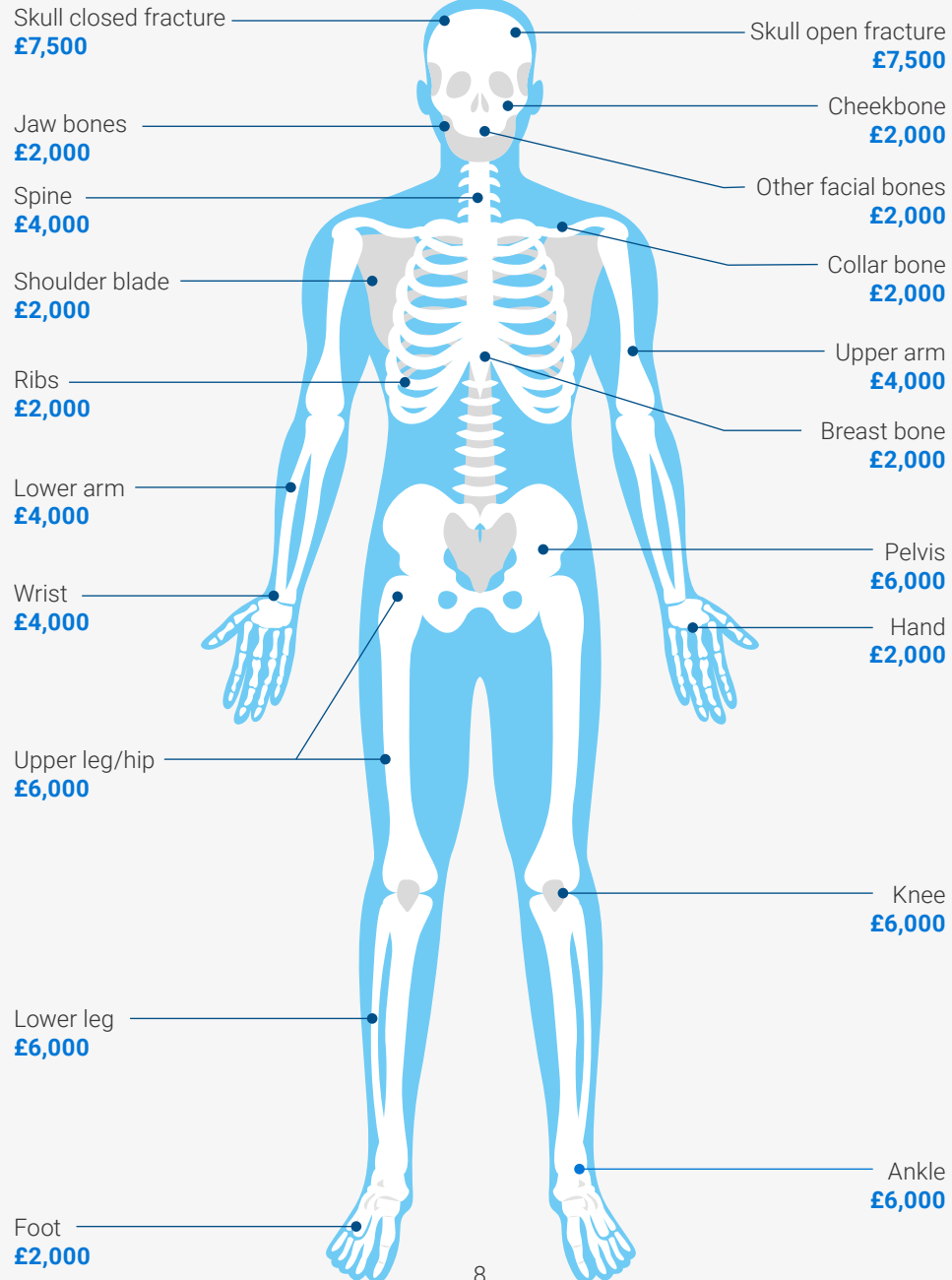
If you make a claim on your fracture cover, **it doesn't affect your main policy.**

You can make a claim if your injury happened when playing sports such as **cycling, running and football.**

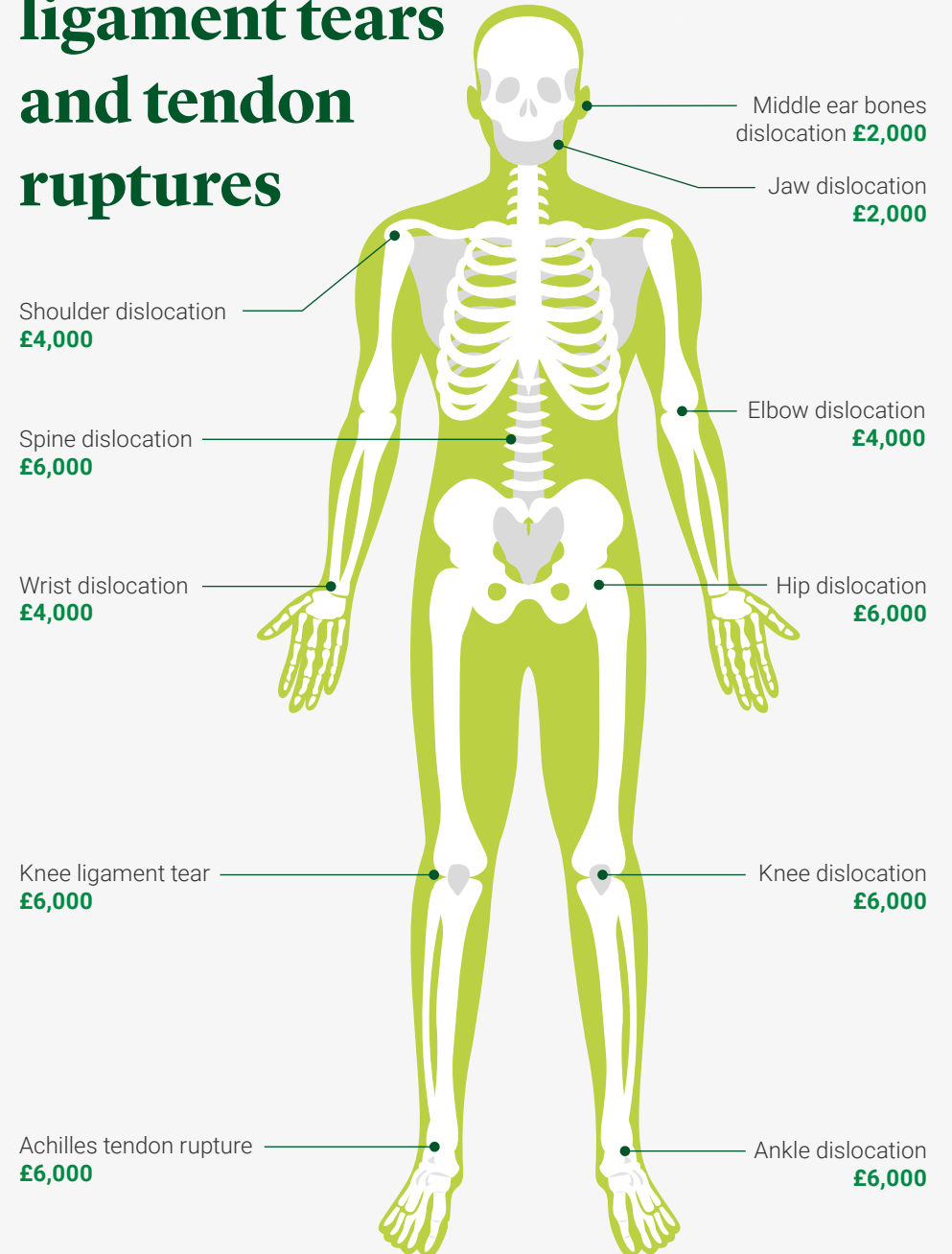


If you have Income Protection and are unable to work due to injury - you may be able to make a claim on that policy too.

Fractures



Dislocations, ligament tears and tendon ruptures



What's not covered?

- Claims for injuries that happen in the first 7 days of the policy start date, or any fractures that happened before the policy start
- Fractures that are medically described as: Avulsion, Hairline, Fatigue, Chip, Micro or Stress fractures
- Any claim where the insured person is suffering from osteoporosis or pseudarthrosis
- When an injury is self-inflicted
- Injuries that occur as a result of a cosmetic surgical procedure
- When you're living abroad and don't get a diagnosis in one of the countries we accept*

Injuries sustained during the following activities are not covered:

- Extreme sports including, but not limited to, mountain boarding, parkour, cliff jumping, coasteering or base jumping
- Gaelic football, hurling or shinty
- Horse riding
- Martial arts, boxing or cage fighting
- Motor car or motorcycle sport
- Mountaineering, rock climbing, abseiling, caving or potholing
- Off road mountain biking or BMX
- Private flying, gliding, paragliding or parachuting
- Rugby
- Skiing or snowboarding.



Need to make a claim?

Once Fracture Cover is added to your policy, you'll receive an email from **Trustedoctor** to invite you to set up your profile in your customer dashboard. You can do this through the **Trustedoctor** website.

Once you've set up your profile you will be able to make a claim if you need to. **Trustedoctor** will keep you informed of your claim progress via your dashboard and via email.

You can set up your profile and make a claim at:
www.trustedoctor.com/landg-fracture-cover

*See policy document for full terms and conditions

Need more information?

**If you have any questions or need more
information, please get in touch with your adviser.**

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