

# Umbrella Benefits

Additional cover you and your clients can count on



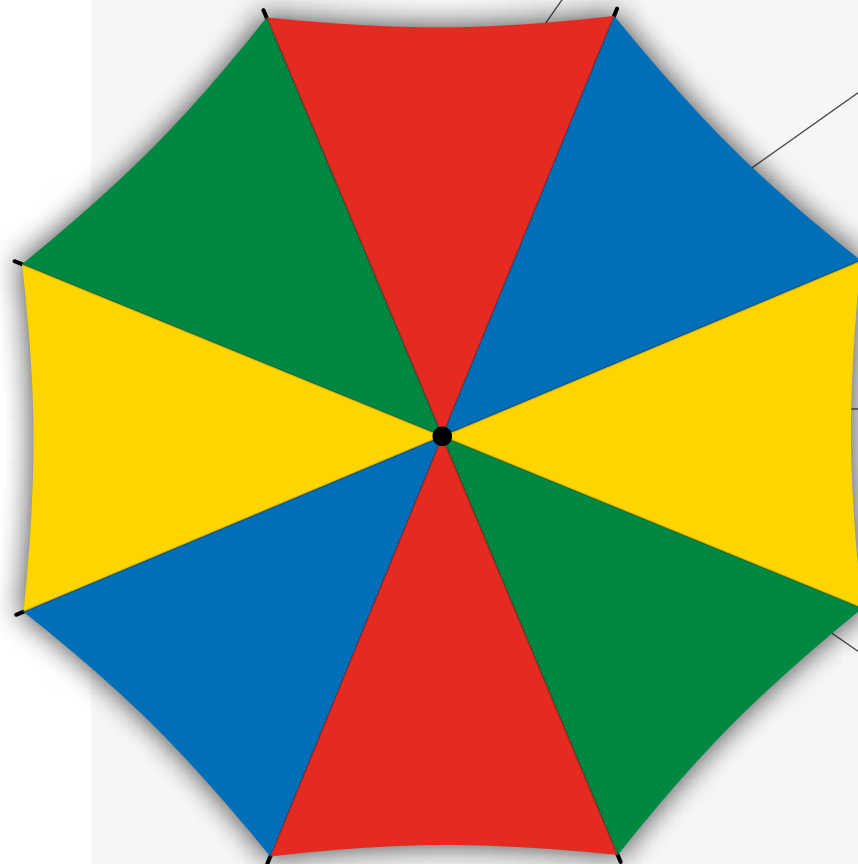
# Why Umbrella Benefits?

Like the reassurance of carrying a brolly in case of rain, Umbrella Benefits delivers additional cover and services that keeps on working for your clients behind the scenes, ready to help with the unexpected. And because we know everyone's lives and needs are different, personalisation is key to the package.

Practical and emotional support is included as standard with two services that focus on physical and mental health. Plus, we've introduced two new optional benefits that can be purchased with a policy for added financial security and peace of mind.

In a nutshell, Umbrella Benefits give you and your clients more choice, more cover and more support.

This is **additional cover you can count on.**



## Wellbeing Support

Personalised emotional and practical support from a dedicated registered nurse. **Access included as standard** on our personal protection policies.

## Rehabilitation Support Service

Tailored return to work support for physical and mental health, from our in-house team of healthcare professionals. **Included as standard** with our income protection policies when making a valid claim.

## Private Diagnostics

Gives access to some of the UK's top consultants for diagnostic testing, with results provided in just a few weeks. **Available for an additional £4.50 a month.**

## Fracture Cover

Protects against the cost of injury for an **additional £5.90 per month**. Covers multiple claims up to a maximum benefit of £7,500 per year.

For detailed descriptions of each service and product, please see the next pages.

Private Diagnostics and Fracture Cover are insured by AXIS Speciality London. The support and services are provided by Trustedoctor, a sister company of Further Underwriting International SLU.

# Wellbeing Support



## Access is included as standard

With these products:  
Life insurance, critical illness, income protection, and rental protection

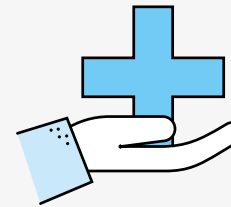
Wellbeing Support gives your clients access to a registered nurse from RedArc Assured Limited, for personalised help. Examples of situations that nurses can support with, include long Covid, mental health support, recovery from illness or injury, diagnosis understanding including

second opinion, dietary and lifestyle, serious and chronic illness management, health service guidance, plus later life planning. Everybody's needs are different, and so each support route will be too. Whatever your client's situation, Wellbeing Support is just a phone call away.

## Key facts

- Available from day one of the policy
- Clients don't need to make a claim before accessing support
- Conversations are never time pressured
- There's no limit to the number of times clients can access the service
- Available to the policyholder, their partner, and children living in the same household

# Rehabilitation Support Services



## Included as standard

With these products:  
Income protection and rental income protection

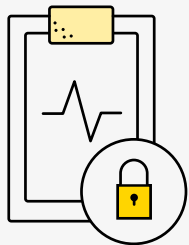
Our Rehabilitation Support Service helps your clients with a wide range of physical and mental health concerns to make sure symptoms aren't prolonged and to

prevent things from getting worse. It gives access to our in-house team of specialist healthcare professionals, who'll support their quicker return to health and work.

## Key facts

- Your client can access the service as soon as they make a valid claim
- Help to plan their return to work with a structured and phased approach
- Tailored support and advice – our experienced in-house medical team assess individual needs
- Our service is based around early intervention for better outcomes

# Private Diagnostics



Available at an additional cost of **£4.50** a month

With these products: Life insurance, critical illness, income protection and rental protection policies\*

We know it's important to get answers as quickly as possible when facing serious illness. That's where Private Diagnostics can help, with a blend of

virtual consultations and in-person testing appointments. It gives clients swift access to some of the UK's top consultants for diagnostic testing.

## Key facts

- Results provided in just a few weeks from the day of referral
- Provides up to 3 primary virtual consultations per year when referred for different symptoms
- Covers investigations for cancer, cardiac or neurological conditions when referred to a specialist by the GP
- Available to the policyholder, and children up to age 22

# Fracture Cover



Available at an additional cost of **£5.90** a month

With these products: Life insurance, critical illness, income protection and rental protection policies\*

When your clients are protected with Fracture Cover, if they sustain one of 31 specified injuries, they can make a claim to receive a cash sum. The pay-out could help meet some of the extra bills

associated with injury, so they can recover and heal, with the peace of mind they have financial support in place to meet their needs.

## Key facts

- Multiple claims per year up to a maximum pay out of £7,500
- Cover for 20 different fractures, 9 joint dislocations, Achilles tendon ruptures and knee ligament tears
- Depending on injury severity, claim pay outs are £2,000, £4,000, £6,000 or a max of £7,500
- We are not able to offer Fracture Cover if:
  - Your client has osteoporosis or pseudarthrosis

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

## Annual product renewals

When your client takes out the policy, Fracture Cover and Private Diagnostics will automatically renew on an annual basis. However, they will have the opportunity to opt out of this option.

For clients opted into automatic renewals, we'll write letting them know we're renewing their Fracture Cover/Private Diagnostics unless they instruct us not to.

For clients opted out of automatic renewal, we'll write to them asking if they want to keep Fracture Cover/Private Diagnostics, and automatically remove if they do not reply.

Either way, if there are changes to the price/s we will write and let the client know in advance.

## Further details

For more information about Umbrella Benefits including access to full product details and case studies, you can visit our dedicated page:

[adviser.legalandgeneral.com/umbrella-benefits](https://adviser.legalandgeneral.com/umbrella-benefits)



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