



PROTECTION

Protection Providers



Introduction

We've put together this handy guide to showcase the range of protection available from our panel, and how they can help your clients.

At HLPartnership, we believe that every client should have access to expert protection advice, and our focus is to ensure that your clients have the peace of mind that comes with knowing that, should circumstances change, they can still repay their mortgage or maintain living standards due to quality protection advice.

Within this guide, we will take you through the huge range of Protection services offered by our trusted Panel, to allow you to review and establish which will work best for the client that you are advising.

We'll list out the key details you need to find out what's available, the benefits for your clients, marketing support and tools for your usage, and how you can contact the relevant Business Development Manager (BDM) for each firm on the panel to find out more.

The protection panel consists of a range of the leading protection providers within the industry.





Intermediary Website

Product Range

[Personal Protection – term assurance](#)

Life (level / reducing / indexed / renewable)

Gift inter vivos (short-term decreasing to cover IHT liability)

Business Protection – term assurance

Life (level / reducing / indexed / renewable)

Relevant Life (level / reducing / indexed / renewable)

[Business-protection-summary-of-benefits](#)

[Relevant-life-at-a-glance](#)

Personal Protection – critical illness cover

Critical illness (level / indexed / reducing / renewable)

Life with critical illness (level / reducing / indexed / renewable)

[definitions-guide](#)

Business Protection – critical illness cover

Critical illness (level / indexed / renewable)

Life with critical illness (level / reducing / indexed / renewable)

[definitions-guide](#)

Personal Protection – family income benefit

Family income benefit (life protection) (level / indexed)

Critical illness family income benefit (level / indexed)

Life with critical illness family income benefit (level / indexed)

[personal-protection-summary-of-benefits](#)

Personal Protection – income protection

Income Protection (level / indexed)

[personal-income-protection-at-a-glance](#)

Business Protection – income protection

Key person income protection (level / indexed)

[Key-person-income-protection-at-a-glance.pdf](#)

Executive income protection (level / indexed)

[executive-income-protection-at-a-glance](#)

Our experience in the wealth planning and group pensions markets along with our deep knowledge of protection, means we're well placed to help you build comprehensive protection solutions to meet your clients' individual needs – whether they're personal clients, mortgage clients or corporate clients.

We believe our excellent product range, pricing, underwriting and servicing capabilities combine to deliver a leading protection proposition in the market. We're often particularly competitive with clients age 40 and above

Our purpose is to help people achieve a lifetime of financial security and to enjoy a meaningful life – both now and in retirement.

We believe getting more people to access advice will improve the nations' financial wellbeing.

Financial wellbeing is how people feel about the control they have over their financial future and their relationship with money. It's about focusing on the things that make their life enjoyable and meaningful – both now and in retirement.

We're passionate about making sure families and businesses in the UK are protected against life's uncertainties. While the future can never be certain, we believe we're very well placed to continue helping customers achieve financial security for the future.

Key USP's

- Income protection with a choice of benefit payment periods - either two years or full term to the benefit end date.
- A lump sum death payment of £5,000 to your client's family if they die while we're paying their income protection benefit.
- Executive income protection lets employers continue paying a salary to ill or injured employees while they're unable to work.
- A life replacement option for joint-life first death policies, allowing the insured person who hasn't claimed to take out a new single-life policy without providing more medical information.
- Online estimated pricing – to help advisers quickly reveal the financial impact of any condition/hobby.

Value added benefits

Policy Plus - a range of support services included at no additional cost, available whenever clients or their immediate family needs them. These services are available throughout the life of the protection policy, providing clients with peace of mind and reassurance when they need it most. This includes a 24/7 health and wellbeing service, a second medical opinion service, a funeral payment pledge and a key person replacement service (for Business Protection and Relevant Life customers only).

[Policy Plus Link](#)

Find my BDM

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If contacting us by email, please don't include any personal, financial or banking information as email is not a secure method of communication. If you have access to Unipass Maillock, please use this service to send us emails securely.

Tools & Calculators

[personal-liability-audit.pdf](#)
[business-protection-toolkit.html](#)
[continuity-and-succession-planning-for-your-business-introducer-toolkit.pdf](#)
[business-protection-liability-audit.pdf](#)
[business-protection-liability-audit-calculator.xls](#)
[relevant-life-tax-calculator.html](#)

Marketing support

<http://www.aegon.co.uk/protection>
or email laura.mccaskill@aegon.co.uk

Trusts

<http://www.aegon.co.uk/protectiondocs>

Literature

<http://www.aegon.co.uk/protectiondocs>





Intermediary Website

Working with AIG

Everything we do at AIG is designed to help make protection easy and as accessible as possible. Our personal protection products are designed to reduce the financial impact caused by death, illness or injury. We work with people experiencing some of the toughest times they'll ever go through, so all of our products include value added services as standard – extra support for no extra cost.

Smart Health

Introducing [Smart Health](#) – connecting your clients to the tools that help them manage their health and wellbeing. They'll get unlimited access to this service at no additional cost – 24 hours a day, 365 days a year. All they need is their policy number to get started.

24/7 GP

Through the service, every AIG Life customer (new and existing) has round-the-clock access to GPs who are on hand to support with medical concerns, prescriptions or further specialist referral. Customers can book an appointment in seconds and talk to a registered UK doctor via phone or video call, with the service also available to your clients' partners and children up to the age of 21. Customers also have the option for their private prescription medicine to be delivered to their front door. Our Smart Health prescription delivery service provides next day delivery nationwide (if ordered before 1pm) and same day delivery in London (if ordered before 3pm), meaning

customers can access the prescription medicine they need without leaving their homes.

As well as 24/7 access to GPs and expert medical advice, Smart Health includes other health and wellbeing services, such as Best Doctors[®], fitness plans, nutrition advice and mental health support.

The [dedicated hub page](#) offers you useful guides and resources to help you help your clients make smarter health choices. The service is a great opportunity to talk about AIG with both your new and existing clients, offering a key differentiator on price and a value added service delivered by one brand.

Smart Health is provided to AIG customers by Teladoc Health. These services are non-contractual, which means they don't form part of the insurance contract with AIG. If our partnership with Teladoc Health ends, the service can be withdrawn at any time without notice.

Income protection

Many people have never even considered what they'd do if they couldn't work, but it's an issue that around one million people in the UK face every year*.

Income Protection is one of the most important types of insurance your clients can buy, keeping their current lifestyles and financial futures safe from the impacts of illness or injury. As many people as possible should have access to insurance, so we're constantly looking at medical advancements and the wide range of customers we can cover, including former cancer sufferers, those living with diabetes and house persons. We think it's important to equip you with the tools you need to aid protection conversations with your clients, so there's a range of resources to use, from our Income Protection calculator to our dedicated [webpage](#) and [customer case studies](#).

*ABI, 2019

Instant Life Insurance

Make arranging your clients' life insurance needs easier with [Instant Life Insurance](#) from AIG. With fewer qualifying questions than our standard Term Assurance product and no medical evidence required, the application can be completed in less than eight minutes – perfect for filling out during a mortgage meeting or protection review.

The customer self-apply option can be completed anytime and anywhere by your or your client – whether before work or on a lunch break. It's a great option for hectic and busy lifestyles that gives an immediate decision on completion.

Our Instant [webpage](#) includes our product literature, as well as a handy guide and an overview of how we underwrite this type of cover.

Critical illness

Paying for childcare, adapting a home to new ways of living, settling a mortgage – all things for your clients to consider when planning their financial future. If they lost their main source of income due to illness or injury, covering the bills might not be so easy. Your clients already insure their home, their car and maybe even the family pet, so providing for loved ones should be equally as important.

At AIG, we're shaking up the [critical illness](#) market.

• Choose flexibility

Our critical illness cover gives you choices. You can personalise your recommendation to your client's budget and needs, so start with core critical illness cover and take it from there. Choose from additional options for our broadest ever cover, including our comprehensive children's option, designed with the family in mind.

• Choose value

Our Smart Health service, valued by customers at £43 per month¹, is included at no additional cost for all our critical illness policyholders, their partner and their children up to age 21. It connects them to professionals they need – from on-demand appointments with UK GPs, to complex case consultations with the world's top specialists.

• Choose better customer outcomes

We've included umbrella conditions you'll be familiar with so that they're simple to explain and easy to understand. We've also consolidated over 20 conditions into four impact-based groupings; degenerative neurological disorders, reduced heart function, surgery to the heart, aorta or pulmonary artery, and surgery via the skull. By focusing on specific surgeries or the impact on your clients' daily lives, not the name of a condition, making for fairer customer outcomes. If the impact is the same, your clients will be covered – whatever the name of the condition.

¹ Source: AIG Life commissioned research, ID Consulting, January 2020: 2000 sample size.

AIG also offer [Key3](#), a simpler type of critical illness insurance that covers cancer, stroke and heart attack - the most commonly claimed on conditions according to our [statistics](#). It can be a more cost-effective solution for your clients, when compared to standard critical illness products, and is available with and without life insurance.

You can learn more about how critical illness has made a difference to the lives of our customers by reading our [case studies](#).

Term assurance

Our [Term Assurance](#) product gives your clients the confidence that their families will be looked after in the event of their death. That's the knowledge that mortgages could be paid off, household bills could be covered or living expenses could be sorted when they're no longer able to support their family. We think it's important to give your clients the reassurance they need and cover them against death or terminal illness right up to the last day of their policy.

Business protection

You may or may not have thought about writing [Business Protection](#) (BP) before and we want to let you know writing this type of cover could be much easier than you think. It can help ensure the long term financial health of a business should it face difficult circumstances. And we know that no two businesses are the same, so their protection needs shouldn't be either. We offer solutions for all businesses – including limited companies, sole traders, partnerships and limited liability partnerships (LLPs).

Despite slightly different structures, the process is the same as writing individual protection, and you don't need a deep understanding of tax or accountancy to get started. Find out how we can help open up a whole new market for you by exploring our Business Protection [webpages](#) and by getting to grips with our Business Protection [calculator](#).

[*Gov.uk, 2019](#)

Underwriting expertise

Our pre-sales underwriting lines are open Monday to Thursday from 09.00am - 6.00pm and on Friday from 09.00am - 5.30pm.

Discover our dedicated webpages [here](#).

Specialist Solutions

Protection solutions designed for the specialist needs of your clients.

We'll work alongside you on large, complex and exceptional cases to provide bespoke cover designed to match the needs of your clients. Read more about the specialist solutions we can offer [here](#).

Your CPD needs

Built with you in mind, AIG Life Support is a simple online learning system with a range of CPD content, including podcasts and webinars. Access the academy [here](#)

Key links

[AIG website](#)

[Literature](#)

[AIG extranet](#): obtain quotes, track cases and much more

Contact us

Protection Consultants

Tel: 0345 600 6829

Email: adviser@aiglifeco.uk

Pre-sales Underwriting

Tel: 0345 600 6812

Customer Services team

Tel: 0345 600 6820

Email: enquiries@aiglifeco.uk





Intermediary Website

Product Range

- Level term assurance
- Decreasing term assurance
- Simple Life
- Family Income Cover
- Critical Illness stand alone and integrated
- Income Protection full and limited benefit term
- Living Cost protection
- Business protection
- Relevant Life
- Relevant Life with Employee Significant Illness
- Guaranteed Whole of Life

Who do you look to cover?

Life

This product provides life and terminal illness cover on a level, decreasing or a family income cover basis. There are several optional benefits available including critical illness, total permanent disability, extra care cover, fracture cover, global treatment, upgraded critical illness cover, upgraded children's benefit, waiver of premium, increasing cover, product renewal and conversion.

Critical Illness

Critical Illness means cover for a list of specified conditions such as some cancers, heart attacks and strokes. The 'critical illnesses' that are covered are likely to impact a customer's lifestyle and their ability to work, therefore financial protection in the event of

this happening could be essential if there are no other provisions or savings in place

Income Protection

This product is suitable for permanent residents of the UK, Channel Islands, Isle of Man or Gibraltar only. When the customer applies for the policy they also need to have been working in the UK, Channel Islands, Isle of Man, Republic of Ireland or Gibraltar for at least the last 12 months. They also need to have been registered with a doctor in the UK, Channel Islands, Isle of Man or Gibraltar for at least 2 years, or this doctor to have access to their medical records for the last 2 years.

Why do you look to cover them?

Life Insurance

The product is suitable for customers wanting life only and critical illness cover to provide family protection or to protect decreasing liability such as a mortgage or loan. The cover can prove invaluable in the event of unexpected ill health or death to help avoid the extreme financial hardship this could bring.

Critical Illness

The product is suitable for customers wanting cover for themselves, or to provide family protection if they have financial dependants. The policy could protect a decreasing liability such as a mortgage or loan.

Income Protection

This product is designed for customers who are working and wish to protect themselves and their families. The product is intended to ensure that the customer can continue to meet their financial commitments if they are unable to work due to illness or injury, so they can focus on their recovery and return to work.

Key USP's

Clients who take out one or more of the Aviva personal suite of products will also benefit from access to 'Aviva Digicare+' – a range of added-value, non-contractual benefits that can help them through difficult times. Please remember that as these benefits are non-contractual, they can be withdrawn at any time. In addition, advisers are able to offer their clients the option of adding Global Treatment or Fracture cover to any of these products for an extra cost. Extra care cover can also be added to further enhance critical illness cover.

Value added benefits

Digicare+

- Annual Health Check
- UK based second medical opinion
- Mental health counselling
- Gym Discounts
- Nutritional Advice
- Bereavement support
- Bupa Anytime Health Line
- Digi GP (paid for service)
- Physiotherapy (IP+ only)
- Global Treatment (Paid for add on currently £3)
- Fracture Cover (paid for add on currently £4)
- Extra Care Cover (paid for add on individual rates apply)

Find my BDM

Tel: 0800 056 2181 – option 1
or protectionsupport@aviva.com

[Tools & Calculators](#)

[Marketing Support](#)

[Trusts](#)

[Literature](#)

Consumer Facing Sales Aids

[The difference Income Protection can make](#)

[Protection Checklist](#)

[Protection shield](#)

[The Value of protection](#)

Videos

[What is Protection video](#)

[More than just a roof over your head video](#)



BRITISH FRIENDLY

It feels good to be covered



Intermediary Website

Their Income Protection only broken down into 2 products:

- Protect (Long Term and Short Term options)
- Breathing Space

Who do you look to cover?

At British Friendly, we've been providing Income Protection for those in need since 1902. We aim to be an inclusive provider with product offerings that cater for a wide range of clients as well as underserved communities like manual workers and the self-employed who are typically harder to insure.

Why do you look to cover them?

Income Protection is the only product we sell as we feel it's the most important insurance product that working people need. We specialise in offering quality and competitive Income Protection to more manual occupations and self-employed workers - those who have traditionally been overlooked by mainstream providers, but who we feel need cover the most. We're also a mutual and have no shareholders to pay which means everything we do is for the benefit of your clients, who become our members when they start a policy with us.

Key USP's

- All occupations priced the same
- No difference in price for smokers/non-smokers
- No limit to the number of claims
- Premium holiday option for up to 24 months
- Our discretionary Mutual Benefits & BF Care programmes open to new and existing members
- Waiver of premium automatically included
- Protect - Cover up to 70% of pre-tax income to a maximum of £3791 per month.
- Breathing Space - Cover up to £1250 per month with no financial underwriting at application stage
- Choice of long term benefit to retirement or 1, 2 or 5 years per claim
- 1 week up to 52 weeks deferred periods available on Short Term Protect and Breathing Space
- Day 1 deferred period available on Long Term Protect

Value added benefits

All members have access to our Mutual Benefits programme which is made up of 4 pillars:

Mutual Rewards;

- Monthly Prize Draws
- Lifeworks App (Perks)

Mutual Support;

- Virtual GP Consultation
- Counselling
- Physiotherapy
- 2nd Opinion Service

Mutual Wellbeing;

- Health MOTs
- Lifeworks App (Life & Wellbeing)

Mutual Partners;

- Powers of Attorney and Will Writing Service
- Hotel Discounts
- Travel Insurance
- Car and Van Leasing

All members also have access to our BF Care programme consisting of:

- Care Assistance Benefit
- Death Benefit
- Bereavement Benefit
- Terminal Illness Benefit
- Recovery Support Benefit

Useful Information

[Find my BDM](#)

[Tools & Calculators](#)

[Literature](#)

**BRITISH
FRIENDLY**

It feels good to be covered



Intermediary Website

Product Range

- My Earnings Protected - Long Term Income Protection; Additional add on benefits include;
- My Extra Benefits – Fracture & Hospitalisation Benefit and Immediate Death Benefit

Who do you look to cover?

- Employed, Self-Employed clients, with regular earnings, who want to insure themselves against loss of income due to illness or injury.
- At outset, clients between the age of; 18 and 54 for My Earnings Protected.
- Clients who live in the UK, registered with a UK doctor, paying UK tax and are working at least 16 hours per week.

Please see the 'Target Market Assessment Document' attached to email.

Why do you look to cover them?

An Income Protection contract can help ease the financial impact on individuals if they lose some or all their income due to illness or injury.

It can provide a regular income that during a period of incapacity can help the individual focus on their return to work.

It provides a safety net for those who have lack of Government support, especially the self-employed and those whose earnings stop as soon as they stop working.

Key USP's

- Defaqto 5 Star rated product
- Guaranteed premiums with a choice of level or annual escalating*
- No loadings for occupation, smoking or hazardous pursuits
- Own Occupation definition of incapacity
- Wide range of deferred periods including 1 week available to those in high-risk occupations
- Split deferred option
- Optional Severe Injury Cover
- Guaranteed Insurability Options
- Option of adding My Extra Benefits – Fracture & Hospitalisation Benefit and Immediate Death Benefit
- An impressive claims history with a 10-year average of paying at least 94% of claims
- Dedicated Personal Service
- Wide range of added value benefits

* Subject to age band increases, indexation and contract changes

Value added benefits

- Member Perks - Access to a whole range of discounts, cash back and offers on popular brands and services including Apple, Fiat, B&Q and many more
- Friendly Voice provided by RedArc – Members and their spouse/partner can receive long term practical advice and emotional support from their Personal Nurse. A completely free and confidential service available at any time and not just at claim
- GP24 provided by Health Hero - a virtual GP service, available 24 hours a day, 7 days a week. This service offers both video and phone appointments, meaning Members and their partners and children can contact a GP anytime and anywhere*
- YourHalo provided by healthcare rm – A personalised health and wellbeing service, including physical wellbeing, food & nutrition, good sleep and exercise and activity.
- 125 Foundation - commemorating our 125th anniversary in 2015, this foundation provides financial support to good causes, benefiting Members and their communities
- Children's Critical Illness Support - is designed to provide a monetary lump sum of £2,500 if a Member's child is diagnosed with one of the ten listed Critical Illnesses
- Fitbit - Offering up to 22% off a range of Fitbit devices

* Access is limited to four consultations per annum per Member

[Find my BDM](#)

[Tools & Calculators](#)

[Marketing Support](#)

[Literature](#)



Intermediary Website

Product Range

Our multi award-winning proposition provides you with a range of products to meet your clients' needs, including:

- Income protection
- Life cover
- Health insurance

[Find out more](#)

Who do you look to cover?

We aim to provide cover to as many of your clients as possible through our award-winning protection proposition.

Income protection - Income First - provides first-class cover for a wide range of occupations, from office-based professionals to manual workers and skilled trades. Whether your client is a solicitor, GP, builder, or carpenter - we've got them covered.

Real Life – cover for clients with serious or multiple medical conditions including cancer, high BMI or complex heart conditions. When it comes to life cover, and with the support of our reinsurance partners, we are at the forefront of providing improved underwriting outcomes that enable more customers to get suitable cover.

Why do you look to cover them?

Income protection

The need for UK households to be more financially resilient has arguably never been greater. But awareness and uptake of financial protection products such as income protection remains far too low.

For those who work in manual or high-risk occupations, getting affordable cover can be challenging. For those without access to employer sick pay, such as the self-employed, the need for a "Plan B" is clear.

Our Income First product provides you with flexibility to tailor cover to your clients' specific needs and budget. What's more your client can make changes to their cover throughout the life of the policy to make sure it continues to meet their needs.

Life cover

People with health conditions perhaps have the greatest need for protection insurance, but many do not have sufficient cover in place. 61% of type 2 diabetes sufferers, 66% of cancer sufferers and 60% of obese people, have no protection insurance in place. But being able to access the right insurance cover isn't always easy.

Our specialist life cover product has provided cover to individuals with a range of conditions, including cystic fibrosis, partially removed brain tumours and a combination of kidney disease, high BMI and depression.

Key USP's

Income protection

- One product covering a wide range of occupations
- Age-costed and level guaranteed premiums available to all
- Two options to fix benefit levels
- A range of claim periods – two year, five year or full-term
- A wide choice of waiting periods, including options for NHS medical professionals and teachers
- A flexible underwriting approach for those with a high BMI or type 2 diabetes.

Real Life

- Cover for clients with serious or multiple medical conditions including cancer, high BMI or complex heart conditions
- We can provide cover for clients who may struggle to get cover elsewhere
- Simple online trust process.

Real Life

Our HealthWise app is free for members and their immediate family, giving convenient access to expert medical advice and treatments, including:

- Remote GP appointments
- Expert second medical opinions
- Physiotherapy
- Mental health support
- Lifestyle and nutrition consultations
- Registered dietitian consultations.

HealthWise is provided by Square Health.

[Find out more.](#)

Tools & Calculators

[Income First toolkit](#)

[Income risk calculator](#)

Literature

[Link](#)

[Adviser knowledge centre for adviser CPD and insights](#)



www.adviser.guardian1821.co.uk/

Products

- Life Protection
- Critical Illness Protection
- Combined Life and Critical Illness Protection
- Optional Children's Critical Illness Protection (can be added to any adult cover)

Every Guardian policy comes with Premium Waiver as standard.

Illness and death pose the biggest risks to any family's financial security.

At Guardian, we protect families from these risks by providing clear, comprehensive insurance policies that pay out quickly when you'd expect them to. Our ambition is simple: **For every family to have protection that they truly believe in.**

We've deliberately departed from some of the conventional norms in protection product design. We've done this because we believe we should respond to what advisers and their clients need rather than be constrained by industry practice. If you're starting with a blank sheet of paper and no legacy systems, you can create products that are truly fit for purpose.

And because we feel so strongly that customers need advice to get the protection they need, we're 100% committed to advisers. They're our only channel to market.

We believe the single most important thing about a protection policy is it pays out quickly when you expect it to.

That's why we do a number of things differently to other providers.

1.Dual life approach: Protection policies for couples that won't leave a claimant's partner without cover.

2.Critical illness definitions: Crystal clear policy wording that provides quicker payouts.

3.Cover upgrade promise: If we improve our critical illness definitions, every customer can benefit. Not just the new ones.

4.Optional children's critical illness cover: More flexible cover that can be added to a parent's life, critical illness or combined cover.

5.Market-leading terminal illness cover: We pay out if a policyholder is diagnosed with incurable stage 4 cancer, motor neurone disease, Creutzfeldt-Jakob disease or Parkinson-plus syndromes, regardless of their life expectancy.

Discover more at adviser.guardian1821.co.uk

Value Added Benefits

At Guardian we believe that a payout alone is never enough. Clients need additional support, but all too often the support on offer is limited. Our approach is different.

HALO

Introducing an extraordinary claims service, because there's no such thing as an ordinary claim. At Guardian, we don't have a set list of additional services when someone claims. HALO is much more personal. Our Claims Team listen to the concerns of a customer and use their experience to identify the exact help that is needed, then make it happen.

Guardian Anytime

We're not just here for policyholders when they need to claim. All our policyholders get free additional benefits - anytime.

The following services can be used without the need to claim.

- GP 24/7 - All policyholders and their immediate families can access a GP consultation from a UK-based doctor from their phone, tablet or PC. Available at anytime, day or night and from anywhere in the world.
- Second medical opinion - Guardian Anytime offers a confidential, face-to-face second medical opinion to policyholders if they're diagnosed with a life-changing or life-threatening condition.

If the policyholder has Children's Critical Illness Protection, all their eligible children are covered too.

Useful Links

Find my BDM If you'd like to speak to an Account Manager, email us at sales@guardian1821.co.uk and we'll call you back.

[Literature](#)



Intermediary Website

Products

- Life insurance
- Increasing Life Insurance
- Decreasing Life Insurance
- Whole of Life plan
- Critical Illness
- Critical Illness Extra
- Children's Critical Illness
- Income Protection
- Low start income protection
- Executive Income Protection
- Rental income protection
- Rental life insurance
- Rental life insurance with critical illness
- Key person protection
- Share protection
- Business loan protection
- Relevant life plan

At L&G they offer terms to c.97% of all those who apply. How your client lives their life, what they do for a living and where they live all have an impact on the cost of their cover. So, we like to know as much about your clients as possible. That way we can avoid having to decline any future claims through misrepresentation

Last year we paid out over £763 million in total to support 15,855 customers and their families. Out of that, we paid over £39 million to support families who very sadly lost loved ones to Covid-19. I understand that no amount of money could ever heal the loss of

a loved one, but we hope having protection in place could ease financial pressures during these very difficult times. And it's not just the ones we've helped that are important, it's also the ones we couldn't. Our aim is to improve our claims record – that's why we're providing you with the tools and support to ensure all your clients stand the very best chance of having their claim paid if they need it.

Overall L&G's objective is to give as many people access to insurance and the peace of mind that brings. If loved ones depend on you financially, you may have a need for life insurance regardless of age. Life insurance is there to offer peace of mind that if you were to pass away while covered by the policy, those you leave behind would have some financial protection in place. Or if you're responsible for a mortgage and you pass away before the mortgage is paid off, life insurance could help pay the remaining amount. And it's not just the age of the policyholder that's important; life insurance can give financial protection to dependants of all ages

Key USPs

- L&G have made it easier for you to see what evidence is required, who L&G have issued reports to and how L&G have requested them (electronic or paper)
- L&G are increasing your visibility by giving you useful information such as if they have paid GP invoices, indicate whether the policy was set up in trust and when they last chased / will chase next
- Can view business previously written that will include live and original sum assured for Decreasing policies

Submission and claims

- 81% of applicants receive standard terms, 83.28 % Automatic decision in OLPC
- Signature less Trust Application at time of submission, we write to the Trustees.
- Legal & General have an excellent claims record and in 2019 paid out 97% of life claims. 92% CIC claims 93% IP Claims.
- Pricebeater is available on Life, Critical Illness and Income Protection (min Limits apply)
- Eligible for Multi policy discount if submitted online with other policies on the same application, including Business Protection.
- L&G do not have any claims cut off period. Support for missed claims and allows the claim to be made when client is ready.

Income Protection

- UK-based underwriting specialists. Own Occupation only.
- Improved and competitive pricing across all occupational classes. Two-year Low-Cost Option available and Low-start for Occ. class 3 & 4
- Stepped benefit is available with our level and increasing plans.
- Choice of four deferred periods. Income Guarantee automatically included
- A range of rehabilitation support services included at no extra cost
- Index linked policies have claims paid index linked, not just to time of claim. Same for Monthly Family Income Plans.

Critical Illness

- Extra Includes 48 full payment conditions 28 additional payments with a payout of up to a maximum of £30,000 (or 50% of the sum assured, whichever is lower).
- Our standard cover includes 31 full payment conditions with 2 additional payments that pay 25% of cover up to £25,000

- Children are covered as part of their parents' critical illness policy for no extra cost. For parents who want additional cover for their children we offer Children's Critical Illness Extra at an additional cost. Both policies to age 22. Both policies are only available to Intermediaries.
- Decreasing CIC policies, if claiming for Children, Original sum assured used, not Decreased figure.

Unique Rental Product available exclusively via intermediaries

- 3 Products, Rental Income Protection, Rental Life Cover and Rental Insurance with Critical Illness

Support Services

- Nurse Support Services included as standard which includes access to therapies, counselling, mental and physical support provided by Red Arc Assured Ltd.
- Covers Policyholders, Spouse, Partners and Children living at home

Useful Links

[Find my BDM](#)

[Tools & Calculators](#)

Marketing Support:-

- [Life cover](#)
- [Critical Illness](#)
- [Income Protection](#)
- [Rental Protection](#)
- [Business Protection](#)





Intermediary Website

Product Range

- Income Protection: for lower risk occupations
- Personal Sick Pay: for higher risk occupations
- Mortgage and Rent Cover: simple IP with no financial underwriting
- Life and Critical Illness Cover: comprehensive family protection
- Life Protection: lump sum payment on death or terminal illness during the policy term
- Family Income Benefit: monthly benefit payment on death or terminal illness during the policy term
- Gift inter Vivos: covers Potentially Exempt Transfers
- Key Person Cover: Life Protection or Life and Critical Illness
- Shareholder Protection: Life Protection or Life and Critical Illness
- Relevant Life Cover: employee death in service cover
- Executive Income Protection: employee sick pay cover

Who do you look to cover?

At LV=, we have a strong heritage of protecting not only lives, but livelihoods. Our ambition is to broaden access to the protection market and be more inclusive for those customers who need protection the most. That's why we're focused on building propositions that are tailored to specific client groups, creating journeys that make it easy to do business with us and promoting the value of quality advice. For example:

- Our Income Protection product is typically designed for people in less risky occupations such as office workers.
- Our Personal Sick Pay product on the other hand is aimed at more manual occupations that may be difficult to insure or where traditional IP would be too expensive.
- Our Mortgage and Rent Cover is a simple form of IP that requires no financial underwriting, to cover just those essential outgoings.
- Our Life and Critical Illness product, Life Protection and Family Income benefit are all aimed mainly at families to ease the financial burden if the unexpected should happen.

Our comprehensive Business Protection products are aimed at small to medium businesses in the UK.

Why do you look to cover them?

Modern families are diverse and ever changing, and so are their protection needs. We believe that protection requires more than a single insurance policy and more than just a financial safety net.

With our menu plan, the LV= Flexible Protection Plan, you can protect your client's income and support their family through illness, death and everyday life. It offers quality cover for the whole family, protecting them financially and also offers additional services to support them emotionally and practically in the moments that matter.

And we understand that all your clients are unique, so we include flexible options, allowing you to tailor the plan to their protection needs, budget and lifestyle as well as adapt their cover throughout their life.

We're also committed to protecting and supporting

UK small to medium businesses, because without its people a company's survival is at risk. Under our business menu it's possible to cover key employees against serious illness or death and surviving partners or shareholders should one of them unexpectedly die or become seriously ill.

Key USP's

Life Insurance

- Full protection proposition menu spanning Life Protection, Life and Critical Illness cover, Income Protection suite, Family Income Benefit and Business Protection.
- Strong track record in underwriting, claims and account management with demonstrable expertise across all our business areas.
- Multi award-winning - Moneyfacts Best IP product provider 12 years in a row, and a 5 star Life and Pensions provider in the Financial Adviser Service Awards.
- LV= brand strength and recognised expertise – LV= is a well-known and highly regarded brand in both the consumer and adviser space.

Value added benefits

- LV= Doctor Services: Access to six services: Remote GP 24/7, Prescription service, Second opinion service, remote physiotherapy service, remote psychotherapy service, discounted health MOTs.
- LV=Member Benefits: Access to our Member Support Fund, the member care line (a free Health and Wellbeing line and Legal Advice line), and receive discounts on general insurance products.

[Find my BDM](#)

[Tools & Calculators](#)

[Trusts](#)

[Literature](#)





www.adviser.royallondon.com

Products

- Life cover
- Life or critical illness cover
- Critical illness cover
- Income protection
- Business protection
- Relevant life plan
- Pegasus whole of life
- Diabetes life cover
- Children's critical illness cover
- Waiver of premium

At Royal London, we understand everyone's unique. That's why our protection proposition isn't 'one size fits all'. Our range of [flexible cover options](#) give your clients choice, so you can be confident you're building a protection plan as individual as they are. Check out our [target market statements](#) to find out how each product could work for your client.

The protection gap continues to increase with more clients leaving themselves vulnerable and at risk. This market presents advisers with an opportunity to deliver excellent client outcomes, grow their business and showcase the quality of their holistic advice. And we want to help support advisers in this process.

How Royal London can help

- [Personalised menu plans](#)
- [Dedicated underwriter and case manager](#)
- [Quick and easy to use online service](#)
- [Helping hand](#)
- [Marketing studio](#)
- [Life cover specifically designed for type 1 and type 2 diabetics](#)

Value Added Benefits

Helping Hand is a support service that comes with all our protection plans available through intermediaries. It's available to your clients from the day their plan starts, they don't need to pay anything extra to use it and their partner and children can use it too.

If your clients experience serious illness, injury or bereavement during the term of their plan, Helping Hand gives them access to a dedicated nurse who'll provide tailored and personal support for as long as they need it. Watch our videos below to find out more about the service. We've also got [guides and fact sheets](#) and [materials you can use with your clients](#).

Useful Links

Find my BDM

[Protection - contact us - Royal London for advisers](#)

Tools & Calculators

[Use our protection tools - Royal London for advisers](#)

Marketing Support

[Royal London](#)

Trusts

[Our trusts - Royal London for advisers](#)

Literature

[Protection literature library - Royal London for advisers](#)



Protection for advisors
SWP Product Profile

Products

Scottish Widows Protect:

- Life Cover (personal)
 - Life with Critical Illness Cover (personal)
 - Critical Illness Cover (personal)
 - Business Life Cover
 - Business Life with Critical Illness Cover
 - Business Critical Illness
 - Relevant Life Cover
- Family Income Benefit: available within every product except Relevant Life.
- Child Critical Illness: included with every critical illness contract

Scottish Widows Protect is a flexible, menu-based protection plan that can meet both personal and business protection needs. This includes providing financial protection for families should a parent die, providing financial protection for someone who suffers a critical illness and providing financial protection for businesses should something happen to a key employee.

As an inclusive insurer, Scottish Widows aims to provide accessibility to protection insurance for as many clients as possible using an independent distributor of financial products. Our Scottish Widows Protect product is designed for personal or business clients who have a need to protect against critical illness or death and meet the Scottish Widows Protect product parameters (as defined in the policy conditions and underwriting criteria).

Key USPs

- Rather than exacerbate an already complex and over-engineered product environment, our proposition has been centred on leveraging our underwriting strength and claims payment record.
- Refreshed our Critical Illness proposition at the beginning of 2020, **reducing the number of main conditions covered from 41 down to 30**, plus 10 additional conditions. We now group our 30 main conditions under 5 headings: **Senses, Heart & Arteries, Organs, Brain & Neurological and Cancer**. At the same time **we increased likelihood of coverage and making a claim**. Our refreshed product won Protection Review Best New Product awards in 2020, among others.
- **Critical illness materials built around a simple body image** so it can easily be understood and explained to clients.
- **First UK based insurer to adopt automated underwriting technology**. Since then Scottish Widows has developed market leading underwriting expertise and support all main functions that help deliver Underwriting Outcomes (Iress BMI, Xrae and UnderwriteMe)
- **“Price lock” promise** –we will not change base premium if the customer passes a birthday (quarter, half or full) as long the case completes within 12 months of submission. We understand the importance of this, and the value this adds in relation to mortgage business.
- **Uniquely offer Own Occupation TPD for all medical and dental professionals**.
- **Family income benefit** option on all products (excluding RLC).
- **Annual Plan Summary** sent to advisers and customers.

- **Five star Defaqto product since launch, and Gold rated for service** with top score across the market from advisers for satisfaction. FASA five star award winner.
- **GP services on business cover, and always free and unlimited.**
- **SW Care by RedArc also available from day one, regardless of claim, with no exclusions for pre-existing conditions** across the 100+ organisations they partner with, including for second medical opinion.
- **Work strategically with Macmillan Cancer Support** to speed claims and get cancer sufferers more financial support and guidance

Value Added Benefits

- SW Care by RedArc
- Clinic in a Pocket by SquareHealth provides 24/7 free, unlimited access to UK GP's for the policyholder, life assured (if different), their partner and their child to age 18. It also arranges free delivery of repeat prescriptions to their home.
- Macmillan and Turn2Us referrals at claim

SW Care and Clinic in a Pocket are available from day one across all our contracts

Useful Links

Find my BDM daniel.john.hunter@lloydsbanking.com,
alan.jenkinson@scottishwidows.co.uk

[Tools & Calculators](#)

Marketing Support

[Protection Conversations Literature](#)

[Trusts](#)

[Literature](#)





Intermediary Website

Products

Our Personal Protection Plan offers a range of benefits which allows advisers to structure bespoke and flexible solutions for clients with the following range of benefits:

Core Benefits

Life Cover

- Term or Whole of Life
- Level, Indexed or Decreasing
- Guaranteed or Reviewable Premium Rates

Serious Illness Cover (SIC)

- Term only
- Level, Indexed or Decreasing
- Guaranteed or Reviewable Premium Rates
- SIC (153 conditions), SIC Plus (182 conditions) or Mortgage SIC (153 conditions)

Income Protection Cover

- IP or IP Plus (includes enhanced support benefits)
- Short Term Income Protection – 2 year benefit period per claim
- Own Occupation definition for classes 1 & 2
- Special definition for classes 3 & 4 (own occupation for first 12 months, then ADLs)

Vitality also offers customer solutions for Business Protection and Whole of Life.

Overall the target market for our products are individuals who are looking for protection in the event of death, serious illness or the inability to work. Our products can be appropriate for most levels of income and wealth.

We also offer later life products to ensure cover can be maintained to provide support for dementia, Alzheimer's and activities of daily living.

To help advisers we have prepared a 'Vitality Target Market Assessment' document which provides an overview of our product range and to help advisers in deciding whether a product is appropriate for the demands and needs of their client.

We take a unique approach to insurance. As well as offering the highest levels of protection, we also make it easier for clients to take an active role in maintaining their wellbeing, helping them understand their health and rewarding them with healthy lifestyle choices. Long term, this is good for your clients because they enjoy better health and benefit from real financial benefits from their plan. It's good for us, because few claims enables us to share the benefits of healthy living with members, in form of better rewards. And it's good for society, because healthier, happier people are more productive and rely less on healthcare.

Five reasons to choose VitalityLife

1. The best-in-class protection¹

As well as the most comprehensive levels of cover and benefits, we also protect your clients from the moment they apply. They'll benefit from our Immediate Cover and once their plan starts our Guaranteed Insurability Options.

2. The Vitality Programme

Helps your clients take steps towards a healthier future – and rewards them with discounts and deals that are enhanced the healthier they are.

3. Access to our best available premium

You can offer clients our best available premium with up to 30% off when they add Optimiser to their plan.

4. Cover to suit your clients needs

Choose to add a number of additional benefits and options, such as Child Serious Illness Cover, Family Income Cover and many more.

5. Easy to apply

Vitality Nurses can carry out all the necessary checks from the comfort of your client's home to get them covered in hours, instead of weeks.

Find out more.

¹ Defaqto 5* rated more conditions covered than any other provider on Serious Illness Cover. Defaqto, 2020 Additional Options (available with any Core Benefit unless stated otherwise)

- Later Life Options
- Family Income Cover
- Serious Illness Cover Booster
- Protected Cover (a unique form of buy-back cover)
- Waiver of Premium of Incapacity
- Indexation Options
- Child Serious Illness Cover
- Mortgage Free Cover
- Guaranteed Insurability Options
- Family Benefit

Useful Links

[Find my BDM](#)

Get in touch - Give one of our Digital Business Consultants a call on 0800 096 4368.

[Tools & Calculators](#)

Marketing Support

Various support and assets to help advisers and their clients;

[Literature](#)

[Tools](#)

[Insights Hub](#)

[Vitality Academy](#)

[Life adviser webpage and product toolkits](#)

[Trusts](#)

[Literature](#)





www.zurichintermediary.co.uk

Products

Personal Protection

- Individuals aged between 25 and 39, fewer responsibilities, affluent or likely to be in future
- Individuals aged between 40 and 55, peaking responsibilities, affluent
- Individuals aged 55+, reducing responsibilities, affluent.

Income Protection

- individuals of working age, with the core market likely to be between ages 30-55

Whole of Life

- individuals with a lifelong protection need and is typically aged 50+
- business customers with a lifelong protection need

Business Protection

- business customers who wish to protect against the financial implications of death or serious illness, typically between the ages of 25-55

Relevant Life

- employers, usually a small business, to provide tax efficient life cover for individual employees

We are passionate about protecting people's futures. Our customer focussed desire to offer choice and flexibility in our products whilst being open and transparent.

The three key attributes of our protection policies that differentiate us from the market are:

1. Our range of products allow the client to choose the cover that's right for them.
2. Another market leading, unique part of our proposition is that we've built our protection products in a way that lets clients amend their cover as their needs change. This gives the client peace of mind that their policy can be changed to fit their needs which is ever more important in modern society, with no requirement to cancel and start a new policy
3. Advisers can quote and submit applications in the way that suits them, for example quotes for our propositions can be sourced via portal or direct from our online new business service. Full pre-population into application is available as standard, indicative underwriting decisions can be obtained through our market leading online pre-application underwriting tool, our delegated underwriting capability allows advisers to give customers privacy and time to complete sensitive medical application information and a pipeline hub for all quotes and applications, supporting the efficient management of the pipeline. There is also an online contractual change capability

Value Added Benefits

- Zurich Support Services

Useful Links

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Introducing

 **HLProtection**

**Your trusted referral partner
for life, critical illness and
income protection.**

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www.hlprotection.co.uk

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Registered Office: Unit 1, 2nd Floor, Southern Gate Office Village, Southern Gate, Chichester PO198GR

PROTECTION



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