

## Value added benefits from LV=

Included from day 1, your clients will have access to expert medical and legal advice.

### **LV= Doctor Services\***

Included for new clients and their spouse/partner.

- Remote GP 24/7
- Remote physiotherapy
- Prescription services
- Remote psychological support
- Second opinion
- Discounted health MOTs

Children under 16 can also access Remote GP, Prescription Services and Second Opinion.

### **Legal Advice Line\***

- Your client can speak to a team of legal advisers for free.

## Award-winning Income Protection

As an **award-winning** and leading specialist in Income Protection, we're even easier to recommend to your clients. Our flexible options allow you to tailor your recommendations by budget, age, lifestyle and occupation.

### **Personal Sick pay**

- Offers specialist income protection aimed at specifically clients in riskier jobs who need tailored cover.

### **Income Protection**

- Designed to cover clients in less risky occupations (such as office workers) who want to protect their own income.

## Standout features included at no extra cost

### **Fracture cover\***

- If your client is diagnosed with a specific bone fracture, we'll pay a lump sum of up to £2,200. We'll only pay for one fracture in a 12 month period, and not all type of fractures are covered (Amount varies depending on type of fracture).

### **Parent and child cover\***

- Pays a lump sum equal to 6 times the monthly cover amount (max payment £25,000) if the policyholders child is diagnosed with an illness or has an operation listed in our policy conditions. We'll pay out once for each child per policy.

\*Only included with IP, not available with PSP.

# 6 reasons to choose LV= Income Protection Solutions

## Our Underwriting expertise

We aim to always offer the most appropriate underwriting decision as quickly as possible for you and your client.

### **Human led approach**

- Our underwriters take a human led approach by individually assessing lives, talking to customers directly and considering clients circumstances for a balanced judgement.

### **Immediate decision rates**

- Over 70% of Income Protection and Personal Sick Pay clients received an immediate online decision.

## We put your clients at the heart of everything we do

### **For Income Protection in 2025**

**88%** of claims were paid, totalling £18.1m<sup>1</sup>

The average claim length was **5 years, 10 months<sup>2</sup>**

### **The most claimed for conditions were:**

- Musculoskeletal (37%)
- Cancer (21%)
- Mental Health (14%)

<sup>1</sup> Includes claims made before 1 January 2025 that were still in payment over 2025.

<sup>2</sup> Based on full cover

## Dedicated account management support

Get **expert and professional support** from our team of dedicated account managers.

They're on hand to support with individual cases, and provide product and skills based training to help you expand your protection knowledge.

