



LV= Business Care and more

We're all about helping people protect the things they care about most, that's why we want to offer you more than just quality business protection.

LV= Business Care

LV= Business Care is our free advice service providing advice on legal and tax issues. It's available to all business owners who buy an LV=Business Protection policy and includes the following:

How LV= Business Care helps support you and your business

Business legal advice

Provides access to legal professionals and solicitors specialising in providing practical legal advice on a range of areas:

- Employment law and tribunal claims.
- Health and safety law, requirements and inspections.
- Disputes including tenancy issues and debt recovery.
- Commercial and contractual disputes.

Advice is available 24 hours a day, 7 days a week.

Tax and VAT advice

Gives you access to business tax and VAT experts made up of accountants and ex HMRC employees, covering areas such:

- Tax and VAT relief.
- Completing a self-assessment return.
- Changes to tax rules.
- Dividends paid from limited companies.
- Receiving a tax investigation notice.

Advice is available Monday to Friday, from 9am to 5pm.

To access the LV= Business Care Advice Line please call



0800 032 9799

Option 1

- Employment Law
- Health & Safety
- Commercial disputes

Option 2

- Tax advice
- VAT queries
- Accountancy Law



LV= Doctor Services

Once you've taken out business protection with us, the person whose life is insured and their spouse or partner (providing they live at the same address) can use LV= Doctor Services. This provides fast, convenient access to UK based doctors and medical specialists through six expert medical services.

- **24/7 Remote GP**
- **Prescription service***
- **Second opinion service**
- **Remote physiotherapy service****
- **Remote psychological service****
- **Discounted health MOTs**



*There is no charge for the private prescription service, but the person insured will need to pay for the private prescription medicine and the costs will vary depending on the medication prescribed. An additional fixed fee of £10 applies if they choose to have it delivered to their home address.

** these services are capped at 5 free sessions per year, shared between the insured employee and their spouse/partner.

The six services are provided by our partner, Square Health and accessed via one simple app or phone call. This helps the life assured to keep their own health in check whatever their medical concern and wherever they are – at home, at work, or away on holiday.



LV= Doctor Services is a non-contractual benefit and can be changed or removed at any time. LV= Doctors Services is provided by Square Health Limited. LV= Business Care, LV= Doctor Services and the Legal Advice Line are provided by third party companies. These services are not regulated by the Financial Conduct Authority or the Prudential Regulation Authority.

To find out more about the value added services available with LV= Business Protection, please speak to your financial adviser.

Personal Legal Advice Line

Our free Legal Advice Line is run by a team of legal advisers who can talk to you about your rights and how to deal with various legal situations. You can get advice on a number of areas including general law, property related issues, wills and probate and family law.

Becoming an LV= member

When you take out this policy you as the policyholder agree to be a member of Liverpool Victoria Financial Services Limited (LV=). Being a member means you'll have access to a range of LV= benefits designed for you, your family and your life. It's our way of saying thank you for choosing us.

Please note that on Business Protection policies (such as Key Person Cover, Relevant Life Cover, and Executive Income Protection), only the business owner as policyholder can agree to become a member, and not the life being insured (the employee).

We review our LV= benefits from time-to-time so they may change or be removed in the future.

To see the full range, and any conditions that may apply, visit



[LV.com/benefits](https://lv.com/benefits)

If you'd like us to send you this document or any future correspondence in another format, such as Braille or large print, please just let us know.

Liverpool Victoria Financial Services Limited: County Gates, Bournemouth BH1 2NF.

LV= and Liverpool Victoria are registered trademarks of Liverpool Victoria Financial Services Limited and LV= and LV= Liverpool Victoria are trading styles of the Liverpool Victoria group of companies. Liverpool Victoria Financial Services Limited, registered in England with registration number 12383237 is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, register number 110035. Registered address: County Gates, Bournemouth, BH1 2NF.

39203-2022 01/24

