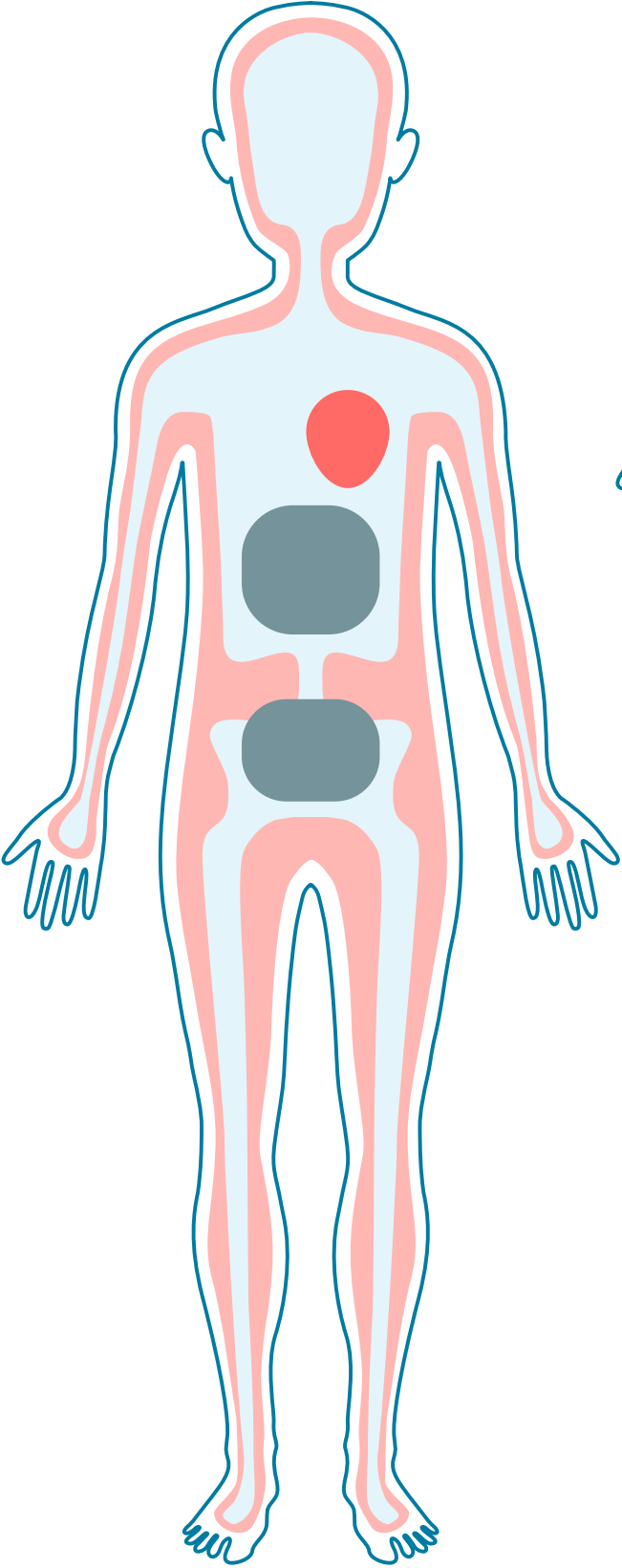


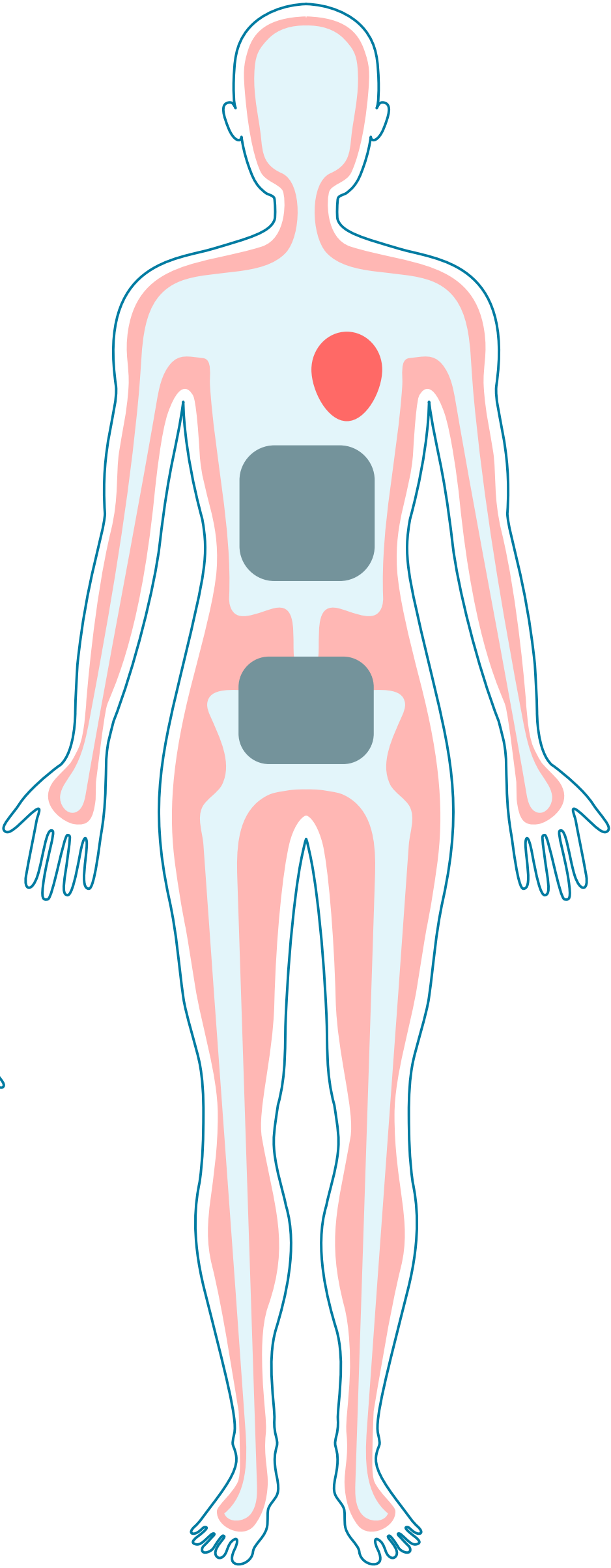
This information refers to policies with condition reference FPPCLC11G and MIMICI26LG. Please note that older policies will cover different conditions or criteria, and might not have the same condition number referenced.

LV= Life and Critical Illness Cover

Conditions covered under Life and Critical Illness cover and Life and Enhanced Critical Illness cover.



Child (of life insured)
aged 0 - 23
If included on policy



Adult (Life insured)
aged 17 - 80

Select an area of the body from the list below to see detail on the conditions covered

For further detail of what's covered please refer to the policy conditions or our full definitions guide which you can access by clicking the relevant condition.

- Heart and Vascular
- Nervous System
- Organs
- Senses
- Cancer and Tumors
- Mental Health
- Endocrine and Metabolic
- Child specific illnesses
- Other illnesses

How to use the Critical Illness definitions tool

The definitions tool is designed to break down the different conditions we cover under our Critical Illness policies by area of the body. This tool should only be used with clients in the presence of a financial adviser who can guide them through the cover.

Payment type: Full £ Additional £+£

Policy type: Covered by Life and Enhanced Critical Illness cover only

Who is covered: Adult and child (if children's cover is included)

Adult

Child only (Enhanced Children's Cover)

< The key at the top of each page gives you an indication of how the condition is covered. For example, whether the condition is classed as a full or additional payment condition or whether this condition applies to children's cover.

< The different conditions we cover are grouped according to area of the body, or their classification. In this example, you can click the arrow to view more conditions covered as there are multiple pages covering this section. Throughout the tool you can navigate back to the main screen by pressing the 'Back' button. If you wish to get a quote at any point there is also a button that will direct you to Fastway at the bottom right of each section.

For each condition we provide a high level description explaining what this condition is. To find out more you can click each of the buttons and it will take you to the corresponding page in our Critical Illness definitions guide. Here you can find more information around the condition, how we cover it and the claim criteria.

< Back

Heart and Vascular

including Heart and Lungs

Heart and Vascular Conditions Covered

Payment type: Full £ Additional £+£ Policy type: Covered by Life and Enhanced Critical Illness cover only

Who is covered: Adult and child (if children's cover is included)

Adult

Child only (Enhanced Children's Cover)

Aorta graft surgery – for disease or traumatic injury

Cardiac arrest

Cardiomyopathy – of specified severity

Coronary artery bypass grafts

Heart attack – of specified severity

Heart failure – of specified severity

Heart valve replacement or repair

Idiopathic pulmonary arterial hypertension – of specified severity

Get a quote >

Aorta graft surgery

– for disease or traumatic injury

This surgery is used to prevent or treat an abdominal aortic aneurysm (commonly referred to as an AAA) when the main blood vessel that runs between our heart and stomach ruptures.

£

>

With LV= we offer two levels of Life and Critical Illness cover depending on your client's protection needs and budget – LV= Life and Critical Illness cover and LV= Life and Enhanced Critical Illness cover. Under our Life and Critical Illness cover, Enhanced Children's Cover is optional and unless added to the policy children will not be covered.

To find out more about the different cover available please visit **LVadviser.com**



Heart and Vascular

including
Heart and Lungs

Heart and Vascular Conditions Covered

Payment type: Full  Additional 



Policy type: Covered by Life and Enhanced Critical Illness cover only 


Who is covered: Adult and child (if children's cover is included)  Adult  Child only (Enhanced Children's Cover) 

Aorta graft surgery

– for disease or traumatic injury



This surgery is used to prevent or treat an abdominal aortic aneurysm (commonly referred to as an AAA) when the main blood vessel that runs between our heart and stomach ruptures.






Cardiac arrest

Cardiac arrest is when your heart suddenly stops pumping blood around your body because of a problem with the electrical signals of the heart. It's most commonly caused by an abnormal heart rhythm called Ventricular Fibrillation (VF for short).








Cardiomyopathy

– of specified severity



Cardiomyopathy is a general term for diseases of the heart muscle. This is where the walls of the heart chambers have become stretched, thickened or stiff which affects the heart's ability to pump blood around the body.






Coronary artery bypass grafts

A procedure often recommend to reduce a risk of heart attack, where a coronary artery has become blocked or narrowed. It involves taking a blood vessel from another part of the body and attaching it above and below the narrowed area or blockage in the heart's artery.








Heart attack

– of specified severity

This is usually caused when the heart's blood supply gets blocked by a blood clot and the heart muscle begins to die because the blood supply to that area has stopped and the heart is not getting enough oxygen.










Heart failure

– of specified severity

Heart failure means that the heart is unable to pump blood around the body properly, it usually occurs because the heart has become weak or stiff.





Heart valve replacement or repair



Heart valve replacement involves removing a faulty or damaged valve and replacing it with a new valve made from synthetic materials or animal tissue.




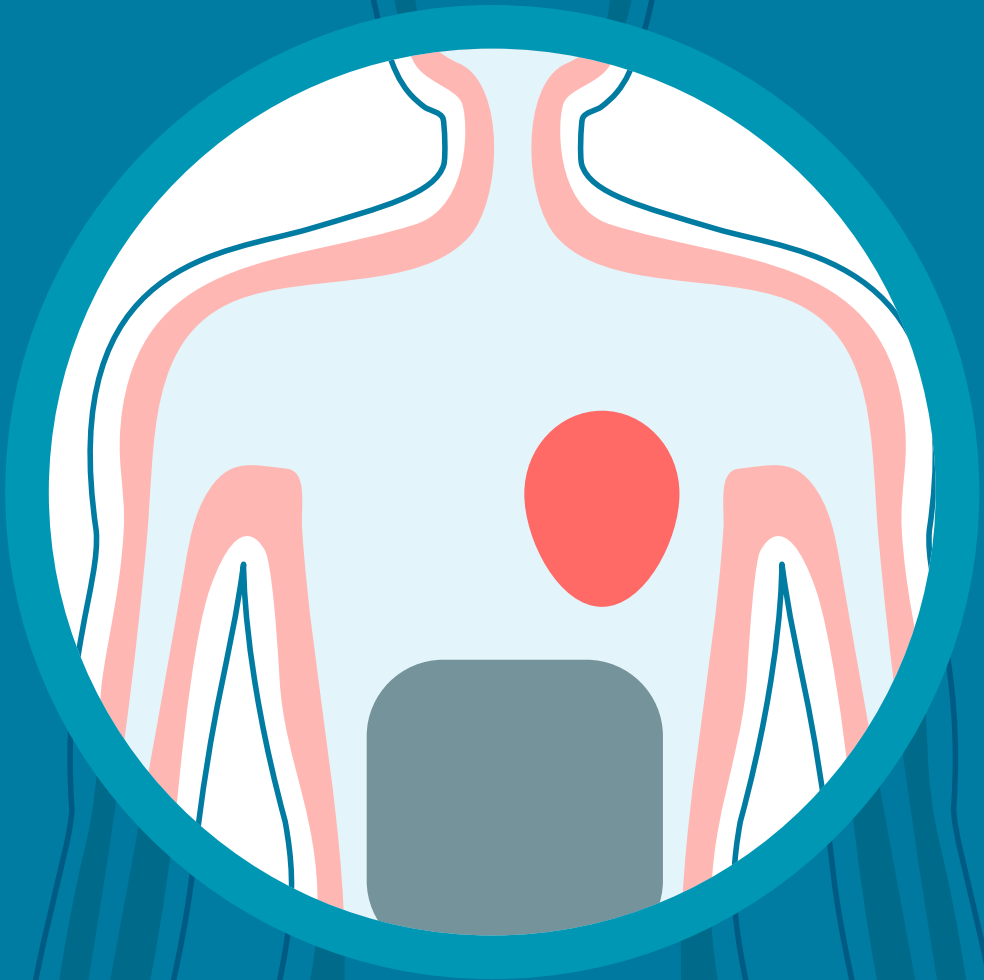


Idiopathic pulmonary arterial hypertension – of specified severity

Pulmonary hypertension means high blood pressure in the blood vessels that supply the lungs (pulmonary arteries). The walls of the pulmonary arteries become thick and stiff, and can't expand properly to allow blood through.







Heart and Vascular

including
Heart and Lungs

Heart and Vascular Conditions Covered

Payment type: Full  Additional 



Policy type: Covered by Life and Enhanced Critical Illness cover only 

Who is covered: Adult and child (if children's cover is included)  Adult  Child only (Enhanced Children's Cover) 

Open Heart Surgery

– with surgery to divide the breastbone

This term refers to surgery where the chest is opened and surgery is performed on the heart. The term 'open' refers to the chest, not to the heart itself – the heart may or may not be opened.



 

[>](#)

Pulmonary artery surgery

– for disease only

This is the name of the operation you'll need if you have surgery to repair the artery that supplies blood to the lungs after it's become damaged due to disease.



 

[>](#)

Stroke

– of specified severity

A stroke happens if the supply of blood to the brain is restricted or stops and the brain cells begin to die. This can lead to brain injury, disability and possibly death.





 

[>](#)

Aortic aneurysm

– with endovascular repair

An abdominal aortic aneurysm (AAA) is a bulge or swelling in the aorta which is the main blood vessel that runs from the heart down through the chest and stomach. It could get bigger over time and could cause life-threatening bleeding if it bursts.





   

[>](#)

Carotid artery stenosis

– treated by endarterectomy or angioplasty





The carotid arteries are the main vessels that supply blood to the head and neck. Carotid endarterectomies are carried out when one or both carotid arteries become narrowed because of a build-up of fatty deposits (plaque).

[>](#)

Coronary artery angioplasty

Angioplasty means using a balloon to stretch open a narrowed or blocked artery. However, most angioplasty procedures also involve inserting a short wire-mesh tube, called a stent, into the artery to allow blood to flow more freely.





   

[>](#)

Non-severe cardiomyopathy

– definite diagnosis

Cardiomyopathy is a general term for diseases of the heart muscle where the walls of the heart chambers have become stretched, thickened or stiff. This affects the heart's ability to pump blood around the body.

[>](#)

Nervous System

including
Brain and Neurological

Nervous System Conditions Covered

Payment type:

Full 

Additional 

Policy type:

Covered by Life and Enhanced Critical Illness cover only 

Who is covered:

Adult and child (if children's cover is included) 

Adult 

Child only (Enhanced Children's Cover) 

Alzheimer's disease or other forms of dementia

– resulting in permanent symptoms

Dementia is a syndrome (a group of related symptoms) associated with an ongoing decline of brain function, and can affect memory, thinking skills and other mental abilities.





[>](#)

Bacterial meningitis

– resulting in permanent symptoms

Meningitis is an infection of the membranes around the brain and spinal cord. There are two types of meningitis and bacterial meningitis is rarer and more severe.







[>](#)

Brain abscess

– undergoing specified treatments

A brain abscess is a pus-filled swelling in the brain which usually occurs when bacteria or fungi enter the brain tissue after an infection or severe head injury.





[>](#)

Brain injury due to trauma, anoxia or hypoxia

– resulting in permanent symptoms

This means that following brain damage caused by a head wound or lack of oxygen to the brain you suffer permanent symptoms for the rest of your life.





[>](#)

Coma

– with associated permanent symptoms



This means that the person has been kept alive by hospital equipment while unconscious and has suffered brain damage which will not improve.



[>](#)

Creutzfeldt-Jakob disease

Creutzfeldt-Jakob disease (also known as CJD) is a rare and fatal condition that affects the brain. It causes brain damage that worsens rapidly over time. Most people with this condition will die within a year of the symptoms starting, usually from infection because people with the condition are more vulnerable.





[>](#)

Encephalitis

– resulting in permanent symptoms

This can be caused by a virus, immune system disorder, or infection. It causes the brain to swell and can leave the sufferer with lifelong problems. It can lead to other conditions such as depression and epilepsy.





[>](#)

Motor neurone disease (MND) and specified diseases of the motor neurones

– resulting in permanent symptoms

MND affects the brain and nerves. The motor functions control our movement and reactions and this condition causes weakness that gets worse over time.



[>](#)

Nervous System

including
Brain and Neurological



Nervous System Conditions Covered

Payment type: Full  Additional 

Policy type: Covered by Life and Enhanced Critical Illness cover only 

Who is covered: Adult and child (if children's cover is included)  Adult  Child only (Enhanced Children's Cover) 




Multiple sclerosis
– with persisting symptoms

Multiple sclerosis (MS) is a condition affecting the brain and spinal cord causing a wide range of potential symptoms, including problems with vision, arm or leg movement, sensation or balance.

>



Neuromyelitis optica (Devic's disease)
– with persisting symptoms

Neuromyelitis optica (Devic's disease) affects the spinal cord and the nerves of the eyes (optic nerves).

>

Paralysis of limb
– total and irreversible

This means that you've lost the feeling and use of the entire length of your arm or leg and you will never be able to use it again.

>

Parkinson's disease
– resulting in permanent symptoms

Parkinson's disease is a condition in which parts of the brain become progressively damaged over many years. The main symptoms include involuntary shaking of particular parts of the body, slow movement or stiff and inflexible muscles.

>



Parkinson plus syndromes
– resulting in permanent symptoms

Parkinson's Plus Syndromes, or Parkinson's-plus, are a group of conditions that cause symptoms like Parkinson's disease and dementia as well as other symptoms.

>




Spinal stroke
– resulting in permanent symptoms

A spinal stroke is when the blood supply to the spinal cord gets disrupted, usually because the arteries that supply the blood have become narrowed.

>




Syringomyelia or syringobulbia – treated by surgery

Syringomyelia is a condition where a type of cyst (called a syrinx) that has formed in spinal cord expands and compresses the nervous tissue. Syringobulbia occurs if the cyst extends into the brain stem and affects the cranial nerves.

>

Cauda equine syndrome
– with permanent symptoms

Cauda equina syndrome (CES) is a condition that occurs when the bundle of nerves below the end of the spinal cord (known as the cauda equine) become severely compressed.

>

Nervous System

including
Brain and Neurological



Nervous System

Conditions Covered

Payment type:

Full

Additional

Policy type:

Covered by Life and Enhanced Critical Illness cover only

Who is covered:



Adult and child (if children's cover is included)

Adult

Child only (Enhanced Children's Cover)



Cerebral or spinal arteriovenous malformation (AVM) – with surgery or radiotherapy

AVM occurs when arteries in the brain connect directly to nearby veins without having the normal small vessels (capillaries) between them. Spinal AVM is caused by an abnormal tangle of blood vessels on, in or near the spinal cord.



Cerebral or spinal aneurysm – with surgery or radiotherapy

An aneurysm is a bulge in a blood vessel caused by a weakness in the blood vessel wall, usually where it branches. As blood passes through the weakened vessel, the pressure causes a small area to bulge outwards like a balloon.



Guillain-Barré syndrome – with persisting clinical symptoms

Guillain-Barré (pronounced ghee-yan bar-ray) syndrome is a condition that affects the nerves. It mainly affects the feet, hands and limbs, causing problems such as numbness, weakness and pain.

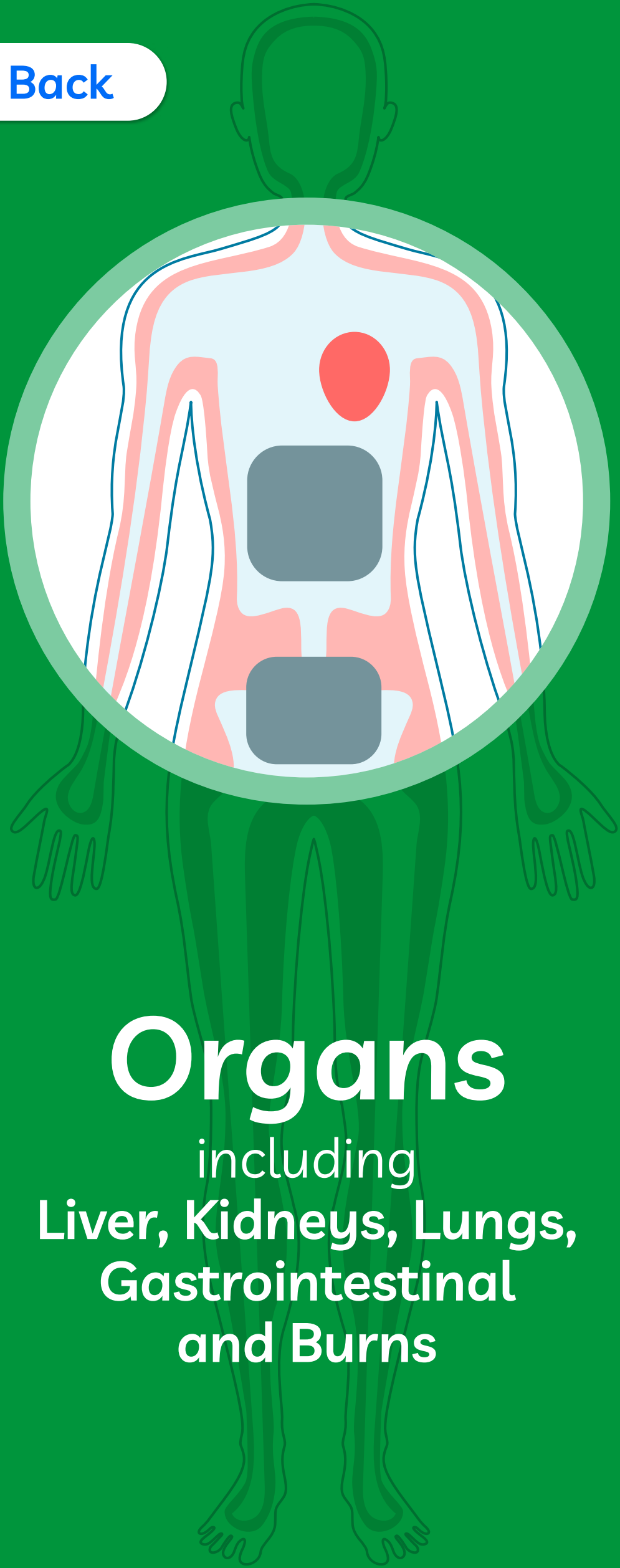


Systemic lupus erythematosus – with surgery or radiotherapy

Systemic lupus erythematosus (SLE) is a long-term condition that causes inflammation to the joints, skin and other organs.







Organs

including
Liver, Kidneys, Lungs,
Gastrointestinal
and Burns

Organs

Conditions Covered

Payment type:

Full

Additional

Policy type:

Covered by Life and Enhanced Critical Illness cover only

Who is covered:

Adult and child (if children's cover is included)

Adult

Child only (Enhanced Children's Cover)

Crohn's disease

– treated with two intestinal resections

Crohn's disease is a lifelong condition that affects people of all ages, it causes parts of the digestive system to become inflamed. The symptoms usually start in childhood or early adulthood.

[>](#)

Kidney failure

– requiring permanent dialysis

Kidney failure occurs when the kidneys are unable to sufficiently filter waste from the blood. This definition applies when the damage is so severe there is no chance the kidneys will recover, and dialysis is required permanently.

[>](#)

Liver failure

Liver failure due to scarring of the liver (cirrhosis) caused by long term liver damage. The scar tissue that has built up stops the liver working properly.

[>](#)

Major organ transplant

– from another donor

This only covers you if you are on a waiting list to receive an entire organ from someone else, not if you are donating one. The organ or bone marrow you are receiving must be from a human donor.

[>](#)

Pneumonectomy

– removal of an entire lung

This is the name for the procedure that's carried out if you've had an accident or disease that has caused such severe damage to your lung that it needs to be removed completely.

[>](#)

Severe lung disease

Lung disease is any problem in the lungs that prevents them from working properly. Forced Expiratory Volume and Forced Vital Capacity are ways of measuring how much air you can breathe out over a certain period of time.

[>](#)

Third degree burns

– covering 20% of the body's surface area, face or head

A third degree burn is also referred to as a full thickness burn, which is where all three layers of skin (the epidermis, dermis and subcutis) are damaged.

[>](#)

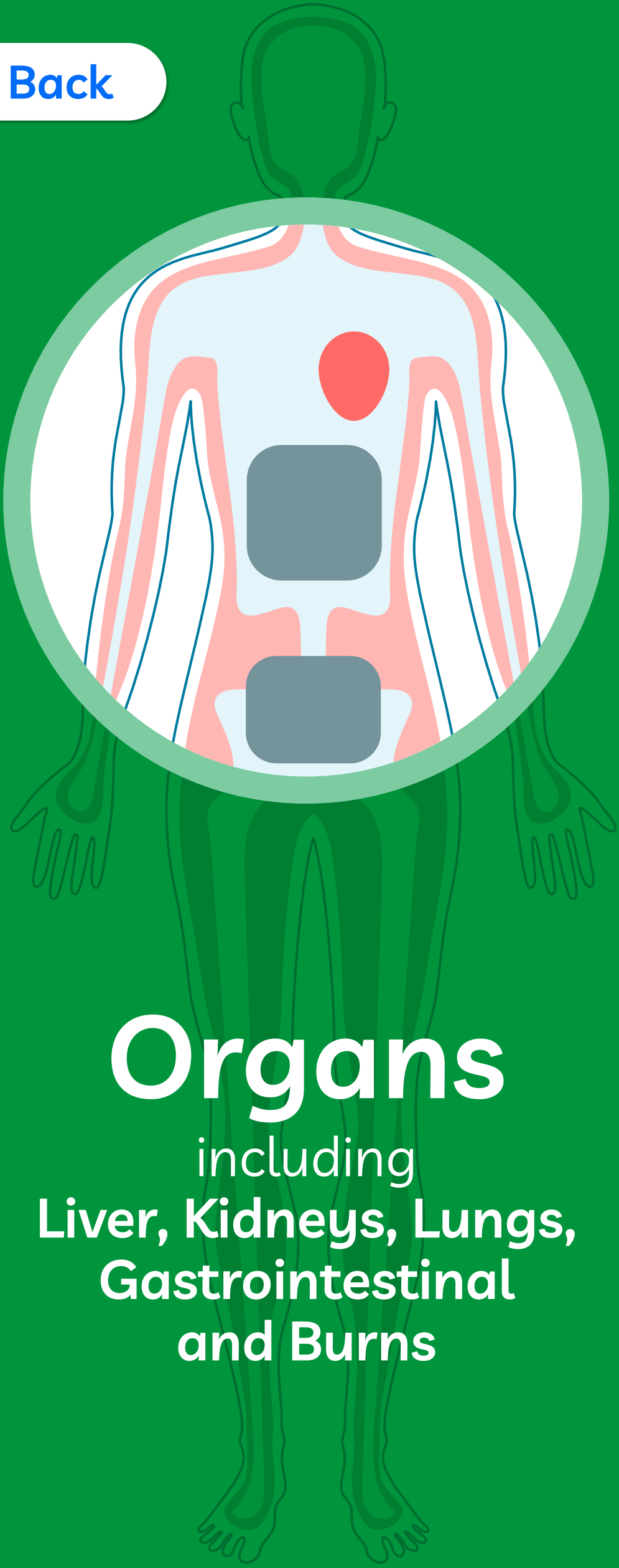
Ulcerative colitis

– with operation to remove the entire large bowel

Ulcerative colitis is a long-term condition where the colon and rectum become inflamed. Small ulcers can develop on the colon's lining, these can bleed and produce pus.

[>](#)

[< Back](#)



Organs
including
**Liver, Kidneys, Lungs,
Gastrointestinal
and Burns**



Organs

Conditions Covered

Payment type: Full  Additional 

Policy type: Covered by Life and Enhanced Critical Illness cover only 




Who is covered: Adult and child (if children's cover is included)  Adult  Child only (Enhanced Children's Cover) 

Partial third degree burns   

– covering 10% of the body's surface area, face or head

A third degree burn is also referred to as a full thickness burn, which is where all three layers of skin (the epidermis, dermis and subcutis) are damaged.

[>](#)

Removal of one or more lobe(s) of the lung   

– for disease or trauma

Lung disease is any problem in the lungs that prevents the lungs from working properly. A lobectomy may be done when a problem is found in just part of a lung.

[>](#)



[Get a quote >](#)



Senses

including
Blindness and
Deafness

Senses

Conditions Covered

Payment type:

Full

Additional

Policy type:

Covered by Life and Enhanced Critical Illness cover only

Who is covered: Adult and child (if children's cover is included)

Adult

Child only (Enhanced Children's Cover)

Blindness

– permanent and irreversible

This means you have extreme sight loss that won't ever improve.

>

Deafness

– permanent and irreversible

This means you have extreme hearing loss that won't ever improve. Someone with this level of hearing wouldn't be able to hear a conversation at normal volume – they might be able to hear someone shouting if they were very close.

>

Loss of hand or foot

– permanent physical severance

This could be through surgical removal (amputation) or because the hand or foot was lost in an accident, or may have needed to be removed because of damage or infection.

>

Loss of speech

– permanent and irreversible

This may be due to brain damage, physical damage to your throat, or a disease or medical condition that makes speech impossible. It does not include the inability to speak due to a mental illness or emotional trauma.

>

Surgical removal of an eyeball

If you've had to have surgery to remove one or both of your eyes (or have lost an eye in an accident) this condition covers you.

>

Central retinal artery or vein occlusion

– resulting in permanent visual loss

A retinal vessel occlusion is a blockage in the blood vessel of your eye that can result in sight loss.

>

Partial loss of hearing

– of specified severity

Someone with this level of hearing loss wouldn't be able to hear a quiet conversation, especially if there is a lot of background noise – they might be able to hear someone shouting if they were nearby.

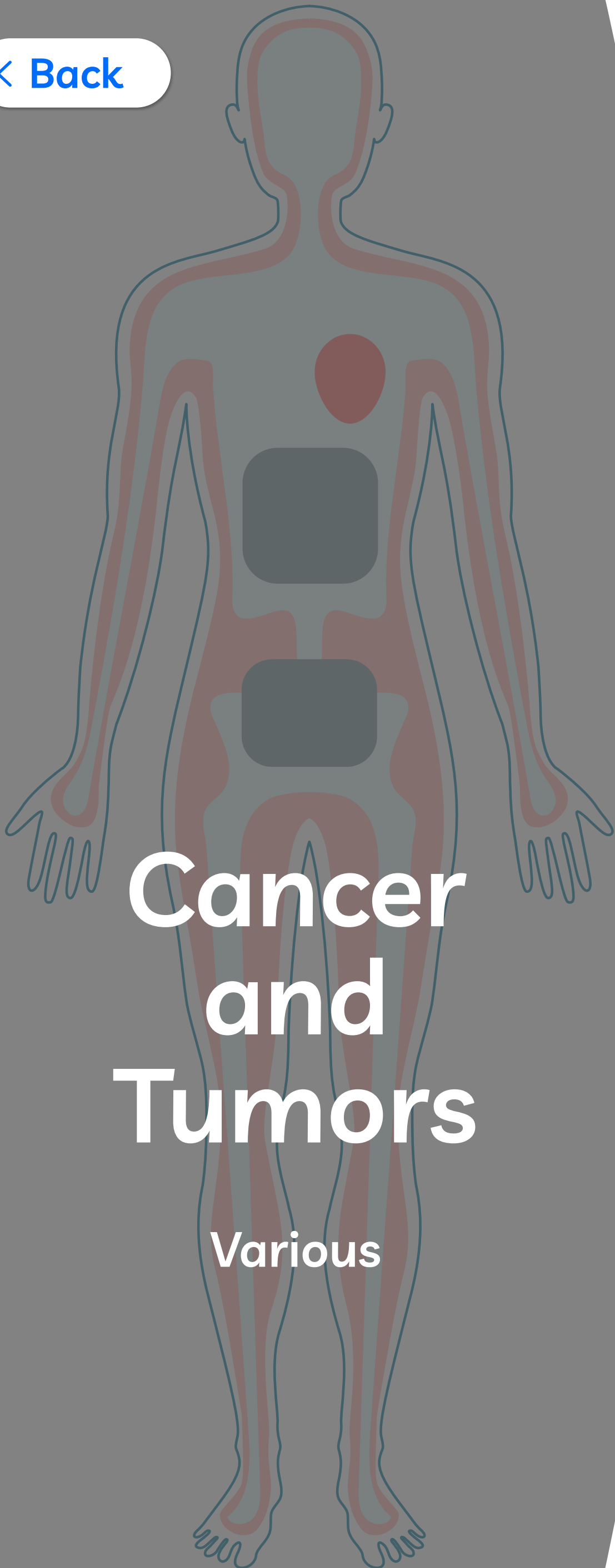
>

Partial loss of sight

– permanent and irreversible

This means you have extreme sight loss that won't ever improve, but to a different level than Blindness (condition number 6)

>



Cancer and Tumors

Various



Cancer and Tumors

Conditions Covered

Payment type: Full  Additional 



Policy type: Covered by Life and Enhanced Critical Illness cover only 

Who is covered: Adult and child (if children's cover is included)  Adult  Child only (Enhanced Children's Cover) 

Benign brain tumour – resulting in permanent symptoms or specified treatment  



A benign brain tumour is a non-cancerous mass of cells that grows relatively slowly in the brain. Non-cancerous brain tumours tend to stay in one place and won't usually come back if all of the tumour is removed during surgery.

>

Benign spinal cord tumour – resulting in permanent symptoms  




A benign tumour is a non-cancerous mass of cells that grows but does not spread to other parts of the body, these tumours can cause problems by pressing on the nerves that run from the brain down the middle of the back to different areas of the body.

>

Cancer – excluding less advanced cases and including aplastic anaemia  




There are more than 200 different types of cancer, and each is diagnosed and treated in a particular way. Malignant tumors are where cancerous cells in a specific part of the body grow and spread uncontrollably, these cells can invade and destroy surrounding healthy tissue and organs.

>

Gastrointestinal stromal tumour (GIST) or Neuroendocrine tumour (NET) of low malignant potential – with surgery   



GIST is a type of tumour that occurs in the gastrointestinal tract, most commonly in the stomach or small intestine. NET is a tumour that can develop in different organs.

>

Less advanced cancer – of named sites and specified severity   

Less advanced includes pre-cancerous cells that are contained in one area, these are referred to as 'in-situ' and benign cancer refers to a tumour that has not spread to nearby tissue or other parts of the body.

>

Less advanced prostate cancer  




Prostate cancer is a cancer that occurs in the prostate.

>

Less advanced ductal or lobular carcinoma – in situ of the breast with specified treatment  

A type of cancer that occurs in the breast.

>

Other carcinomas in-situ – with surgery   

Carcinoma is a type of cancer that starts in cells that make up the skin or the tissue lining organs, such as the liver or kidneys. Like other types of cancer, carcinomas are abnormal cells that divide without control.

>

[< Back](#)



Mental Health

Various




Mental Health

Conditions Covered

Payment type: Full  Additional 

Policy type: Covered by Life and Enhanced Critical Illness cover only 

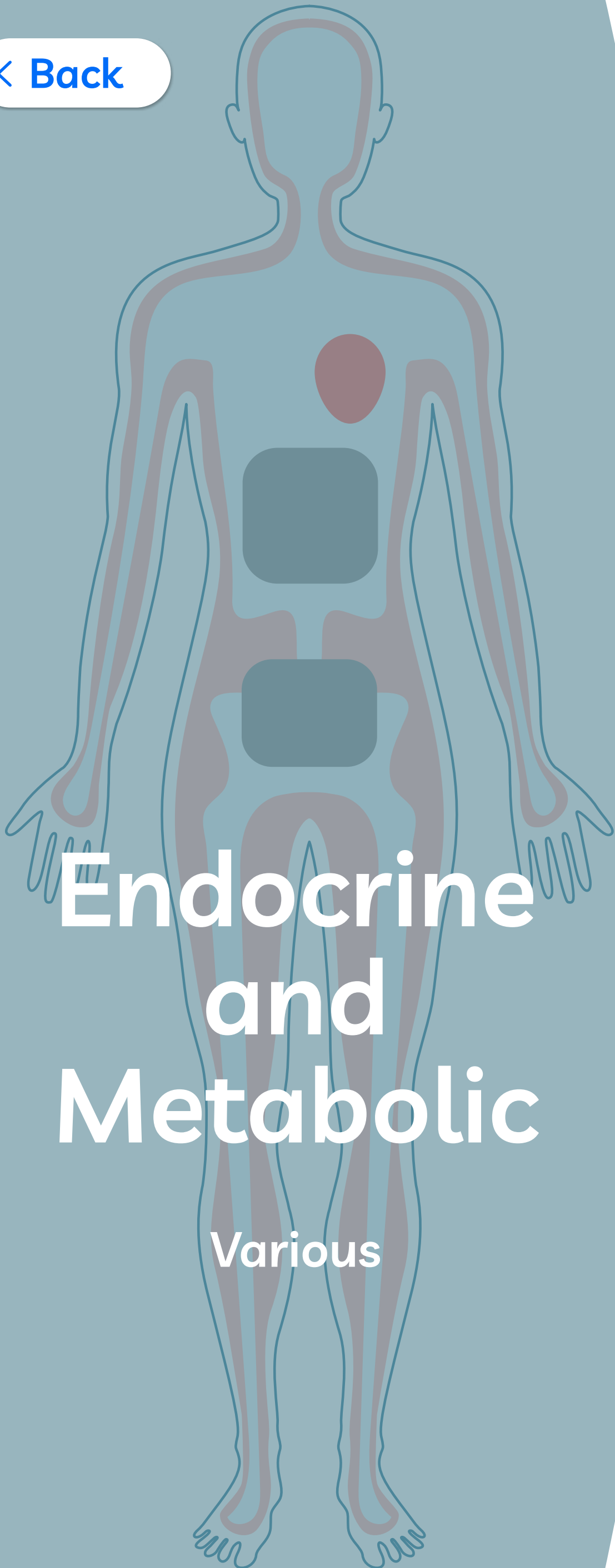
Who is covered: Adult and child (if children's cover is included)  Adult  Child only (Enhanced Children's Cover) 

Severe mental illness
– of specified severity   

This applies to you if you have a mental illness with long term symptoms that haven't responded to treatment or other support provided by a mental health team.

[>](#)

[Get a quote >](#)



Endocrine and Metabolic

Various

Endocrine and Metabolic Conditions Covered




Payment type: Full  Additional 

Policy type: Covered by Life and Enhanced Critical Illness cover only 

Who is covered: Adult and child (if children's cover is included)  Adult  Child only (Enhanced Children's Cover) 

Diabetes mellitus type 1
– requiring permanent insulin




Type 1 diabetes causes the level of sugar in your blood to become too high. It happens when your body can't produce enough of a hormone called insulin. You need daily injections of insulin to keep your blood glucose levels under control.

>

Pituitary tumour
– resulting in permanent symptoms or surgery

Most pituitary tumours are benign (non-malignant) and are also called pituitary adenomas. The pituitary gland is part of our endocrine system. So pituitary gland tumours are also called endocrine tumours.

>



Child specific illnesses

Conditions Covered

Payment type:

Full

Additional

Policy type:

Covered by Life and Enhanced Critical Illness cover only

Who is covered:


Adult and child (if children's cover is included)


Adult

Child only (Enhanced Children's Cover)

Cerebral palsy

This is a lifelong group of conditions that are caused by a problem with the brain either before or shortly after being born and it affects each person differently.







Child diabetes type 1

– requiring permanent insulin injections

Type 1 diabetes is the most common form that children are diagnosed with, it causes the level of sugar in the blood to become too high and happens when your body can't produce enough of a hormone called insulin.







Child intensive care

– requiring mechanical ventilation for seven consecutive days


Intensive care units (ICUs) are specialist hospital wards that provide treatment and monitoring for people who are very ill. A tracheal intubation is when a plastic tube is inserted into the person's windpipe to allow the machinery to breathe for them.






Cystic fibrosis


This is a condition that children can inherit from their parents – it causes a build up of mucus in the lungs and digestive system which can lead to infections and problems digesting food. Cystic fibrosis is usually identified when babies are born using a small 'heel prick' blood test.






Down's syndrome


Down's syndrome is caused when an extra chromosome is produced (this usually happens at conception). People born with Down's syndrome will have learning disabilities, but the severity will vary from person to person.






Edward's syndrome

Edward's syndrome is also known as trisomy 18. This condition is not something that is passed on through the family, or caused by anything that happens during pregnancy – it is a genetic disorder caused when three copies of a chromosome called 'chromosome 18' are produced (this usually happens at conception) when there should only be two.







Hydrocephalus

– treated with the insertion of a shunt


Hydrocephalus happens when fluid builds up around the brain. It's a condition that babies can be born with as a result of their mother being ill with an infection (such as mumps or German measles) or it can develop after birth.






Muscular dystrophy

Muscular dystrophy is caused when the genes that form our muscles mutate and affect how the muscles function, which leads to disability over time. The condition is usually passed down through our genes, so if there is muscular dystrophy in the family it can be passed to future generations.







Child specific illnesses

Conditions Covered



Payment type: Full  Additional 

Policy type: Covered by Life and Enhanced Critical Illness cover only 

Who is covered: Adult and child (if children's cover is included)  Adult  Child only (Enhanced Children's Cover) 



Patau's syndrome

Patau's syndrome is sometimes also called trisomy 13. This condition is not something that is passed on through the family, or caused by anything that happens during pregnancy – it is caused when an extra copy of chromosome 13 is produced by chance (this usually happens at conception).



Spina bifida

Spina bifida is when a baby's spine and spinal cord don't develop properly in the womb. There are several types and this policy covers the two most severe forms.





Other Illnesses

Conditions Covered

Payment type:

Full 

Additional 

Policy type:

Covered by Life and Enhanced Critical Illness cover only 

Who is covered:

Adult and child (if children's cover is included) 

Adult 

Child only (Enhanced Children's Cover) 

HIV infection

– caught in a specified list of countries from a blood transfusion, a physical assault or at work






HIV (human immunodeficiency virus) is a virus that damages the cells in the immune system and weakens the ability to fight everyday infections and disease.



Loss of independent existence

– unable to look after yourself ever again






You must need a permanent carer for the rest of your life and have had confirmation from your doctor or consultant about what is going to happen to you as a result of this condition in the future. Please note this definition varies slightly for child claims.



Severe sepsis

– resulting in admission to a critical care unit for three days or more



Sepsis happens when your immune system overreacts to an infection and starts to damage your body's own tissues and organs.



Terminal illness

– where death is expected within 12 months

This means that if you've been diagnosed with an incurable illness and are expected to die within a year we will pay out for this condition.



Accident hospitalisation cover

This means if you've had to stay in hospital for a month or more (at least 28 days) due to an accident that was not your fault then you can make a claim for this condition.



[< Back](#)

Why choose LV=?

In addition to the comprehensive cover offered through the policy, your client will be able to access financial, emotional and practical support from the moment they take out their policy.

LV= Doctor Services



LV= Doctor Services provides convenient and confidential access to six expert medical services including: 24/7 Remote GP appointments, Prescription Services, Second Opinion, Physiotherapy, Psychological Services and Discounted Health MOTs.

This is accessible via a smartphone app or by phone call, wherever your client is. Available for them and their spouse/partner*.

How your client can benefit:

13% increase in usage of Remote GP appointments (2021 vs 2020 usage)

98% GP availability within operating hours

95% of appointments offered within **2 hours** (97% within 4 hours)

100% of Remote GP appointments took place within **20 minutes** of booked appointment

95% of prescriptions fulfilled within **1 hour** of a Remote GP appointment

[More on LV= Doctor Services >](#)

* Spouse/partner: Spouse, civil partner or person with whom the policyholder lives with as a partner and at the same address.

Legal Advice Line



As a member who holds a protection product, your client can benefit from use of our Legal Advice Line providing valuable support from day 1 and throughout the life of their policy.

- **Legal Advice Line** – 24/7 access to a team of legal advisers supporting with legal matters, for example employment rights, neighbour dispute or property related issues.

[More on the Legal Advice Line >](#)

[Get a quote for Life & Critical Illness Cover](#)

[Get a quote](#)

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. These are non-contractual benefits and can be changed or removed at any time.

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.

39731-2023 02/23

