

# Fracture cover

## Covering more than just your client's income

At LV= we believe everyone should be supported with quality financial protection that pays out when it matters. That's why our Income Protection covers your client against all eventualities and includes fracture cover at no extra cost.

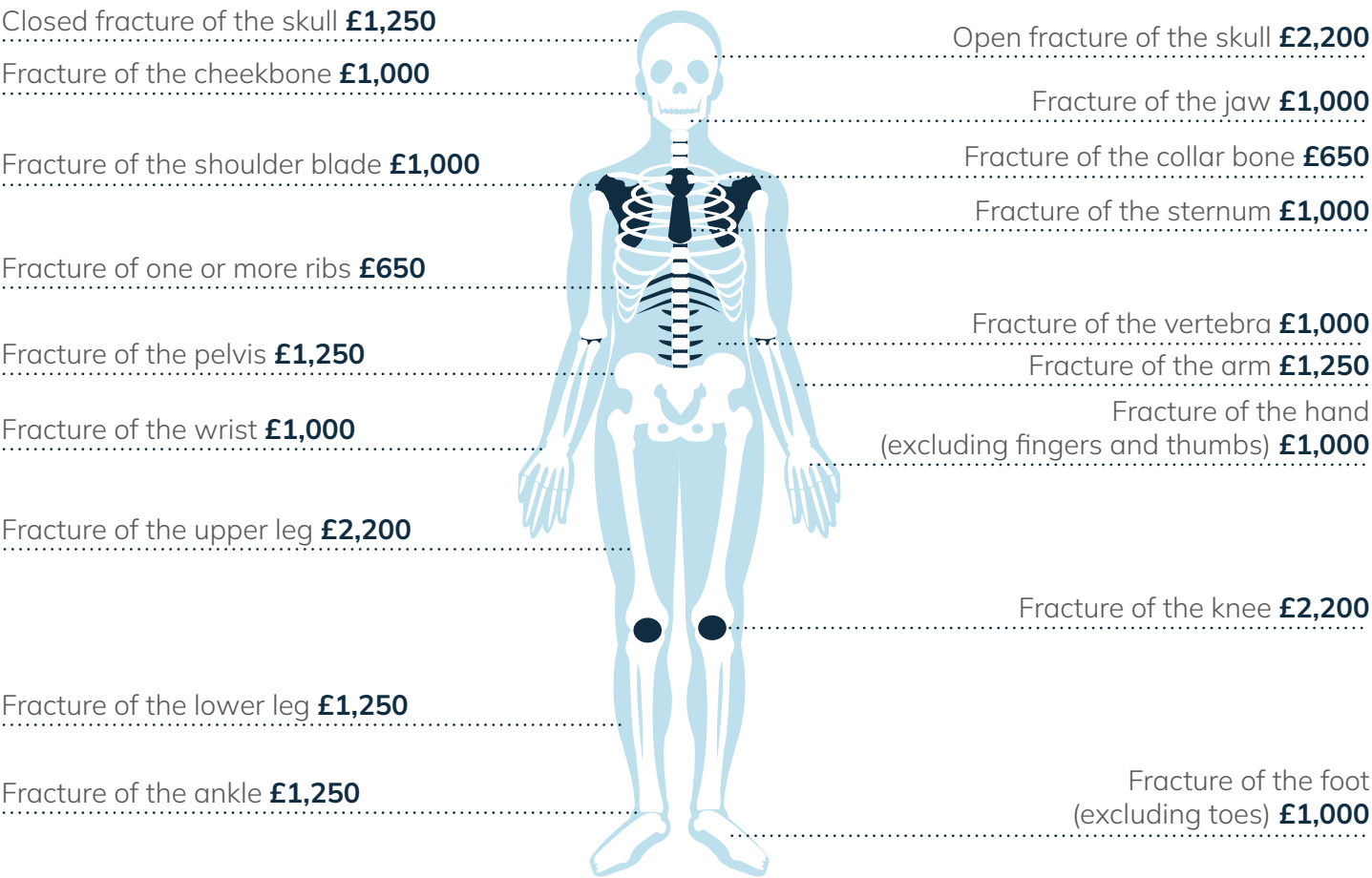
### How fracture cover works

Fracture cover is automatically included with our FPP Income Protection policy. Unlike other products in the market, fracture cover isn't an 'optional extra' (or separate policy) and is available at no extra cost.

We'll pay a lump sum if your client is diagnosed with a specific bone fracture. There's no waiting period (unlike their main cover) and clients can spend the money on whatever's important to them, although they might use it to cover expenses associated with their injury. Things like private physiotherapy or travel costs if they need ongoing treatment.

The amount we'll pay depends on the type of fracture, as shown in the diagram below. Our fracture cover is paid in addition to any usual amount your client receives as part of an Income Protection claim.

- ✓ Fracture cover automatically included with LV= FPP Income Protection
- ✓ Maximum £2,200 lump sum payment – within a rolling 12 month period
- ✓ Covers 18 different types of bone fractures
- ✓ Payable in addition to your client's Income Protection claim benefit



## Fracture cover questions

### How often will fracture cover pay out?

We'll only pay for one fracture diagnosed within a 12 month period. The first 12 month period starts on the day your client takes out their policy. The next 12 months start on the policy anniversary.

### What about multiple claims?

If your client is diagnosed with more than one fracture at the same time, we'll pay for the fracture with the highest amount of fracture cover.

### How do clients claim?

There's no waiting period but clients must claim within two months of the injury being diagnosed. We'll ask for proof from the doctor or consultant who diagnosed the fracture, and will aim to pay the claim as quickly as possible, usually within a week of us receiving the relevant medical evidence.

### Are there any exclusions?

We're unable to pay the following fracture claims:

- If the fracture is caused by a specific sport or hobby.
- If the fracture is classified as a fatigue, stress or hairline fracture.

Please refer to the Policy Conditions for more information

## More great features as standard

### Parent and Child Cover

LV= Income Protection includes a feature where we'll pay a lump sum if your client's child is diagnosed with a specific illness, or undergoes a specific operation or medical procedure\*. The amount paid will equal six times the monthly amount of cover on the main Income Protection policy (subject to a maximum payment of £25,000) and covers one payment per child per policy.

If your client has a Critical Illness policy with us we'll pay this in addition to any claim made under their Income Protection policy.

We've developed this feature to offer comprehensive children's cover across all our protection products. The money paid could allow clients to take unpaid leave from work to care for their child, or cover costs associated with medical treatment.

\* Exclusions apply. For more details on this, and the 54 conditions and medical procedures covered, please see our Income Protection Policy Conditions.

### Death payment

We'll pay a fixed lump sum if your client dies before the end of their Income Protection policy. Unlike other products in the market, our death benefit is part of our contract (it's not 'discretionary' or an 'optional extra'), making it easier for you to explain how our cover works. The amount we'll pay depends on when your client took out their policy. We'll pay £5,000 if your client dies within four years after the policy start date, or £10,000 if they die after four years (subject to an overall limit of £10,000 for multiple policies).

### An example of how our fracture cover works

Jamie took out LV= FPP Income Protection last year (with a two month waiting period), she was involved in an accident and broke her leg (fracture of the upper leg).

Jamie needed surgery to realign and fix the bone. She works as a sales consultant (field based, on the road) and was advised by her consultant she will be unable to drive for three months whilst her leg is in a cast.

Jamie makes a fracture cover claim a week after surgery and we pay her a £2,200 lump sum. We then start paying the monthly Income Protection claim amount after two months (her waiting period).



### Payment of premiums during unemployment (payment holiday)

If your client becomes involuntarily unemployed we won't expect them to pay their premiums (but their cover will continue). This can protect out of work clients and reduce the likelihood of their policy lapsing.

The 'payment holiday' has an initial exclusion period of 90 days after the cover starts, and is limited to six months in total during the policy term – which can be taken as multiple claims. If your client takes out Income Protection alongside any of our other menu plan policies, their payment holiday will cover their full Flexible Protection Plan premiums.

### Sick pay guarantees

Some clients working in the public sector don't always have straightforward sick pay arrangements. They might get paid 100% of their salary for a defined number of months, followed by 50% of salary. Sick pay entitlement can also change with each year of service, making it difficult to choose the right waiting period.

We have designed our sick pay guarantees for teachers, as well as dentists, doctors and surgeons that receive NHS sick pay. Unlike other sick pay guarantees in the market, you don't have to be employed directly by the NHS to be eligible. This means clients working in occupations covered by NHS sick pay but not directly employed by the NHS can also be covered, like GP's.

Under our guarantees, as long as your client chooses a 12 month waiting period we'll pay out to fit alongside their sick pay arrangements. This helps reduce the premium by removing the need for complex split waiting periods, removes the risk of over and under insurance and ensures your client gets their money when they need it. More details on our sick pay guarantees, including eligibility, can be found in our Policy Conditions.

**For full details about LV= Income Protection, please contact your LV= Account Manager or visit [LV.com/adviser](https://lv.com/adviser)**

If this document is not accessible for you, you can contact us and ask for an alternative format. It will help us if you tell us what assistive technology you use.

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