

# Options and support for our members

## Supporting your clients emotionally, practically and financially when they need it most

We understand that some of your clients and families may be facing new and more severe financial difficulties. We're here to support them emotionally, practically and financially when they need it most.

### Financial support available in exceptional circumstances

#### Payment Break

Our Payment Break offers financial support for qualifying existing members with LV= protection policies. It's funded through the LV= Member Support Fund and prioritises additional financial support for our most vulnerable members who are experiencing an extremely financially challenging time.

Our trained people will be on hand to talk with members to understand their situation, signpost additional options available through their existing policy, and where relevant consider a payment break. Payment Breaks will be offered a month at a time, for up to three months.

Your client's cover remains in place, in full during any payment break and they won't need to pay back any premiums that were due during the payment break period. If they need to, they're still able to make a claim in the usual way, in line with the terms and conditions of their policy. To be eligible for the payment break, the member should have:

- a policy that's been in force for 12 months or more
- a good history of premium payment
- less than 3 months arrears
- not already utilised a payment break
- an individual income less than £50,000
- suffered a significant drop of 50% or more to their income, or their usual earnings have stopped.

We'll talk with your client to understand their individual circumstances and current income situation. And, we'll keep you informed of any payment break discussion outcomes for your clients.

A Payment Break may also be available for members who are considered vulnerable. For example, if they're unable to pay premiums due to mental or chronic physical health issues, or bereavement of a close family member.

#### Member Support Fund

If your client has been a member for a year and is experiencing a particularly challenging time they can apply for a financial assistance grant for themselves or a family member.

### Additional financial support and product flexibility

We understand that your clients may be facing financial challenges due to the current cost of living crisis. That's why we want to remind you of the flexible cover options available within our protection policies that can help support your clients during a difficult time.

#### Flexible cover options available with most protection policies

- **Choice to miss usual payments and repay them later** – if your client misses a monthly payment, we'll usually give them up to 60 days to pay it (please check your client's policy conditions for their unpaid premiums grace period).
- **Simple amendments** – for Income Protection and Personal Sick Pay we offer simple amendment options to reduce the premium by increasing their waiting period or by changing their full cover to budget cover (to reduce the maximum claim payout period). Your client can also reduce their amount of cover if they have a Life Insurance or Life and Critical Illness policy.

#### Flexible cover options available with Income Protection and Personal Sick Pay

- **Career break option** – this allows your client to reduce their cover and increase it back to normal levels within 2 years, without the requirement for additional medical information (please check your client's policy conditions for availability).
- **Unemployment payment holiday feature** – this is automatically included with Income Protection policies taken out since January 2017. It means your client won't have to pay their premiums for up to 6 months if they become involuntarily unemployed. Through this time, their cover remains in place, in full. The unemployment payment feature is not available under LV= Personal Sick Pay.



### LV= Doctor Services

We're here for your clients when they need us most. Your clients and their partner /spouse (providing they live at the same address) will have access to expert medical advice services – all available in a handy app or by phone, wherever they are:

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

Your client's children are also covered, up to age 16, for Remote GP 24/7, Prescription Services and Second Opinion, where your client is the parental guardian.

For Remote Physiotherapy and Remote Psychological Support your client may be limited to five free sessions a year. This cap is shared between the policyholder and their spouse/partner.



### Legal Advice Line

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



LV= Doctor Services and LV= 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 services are non-contractual benefits and can be changed or removed at any time.

**Contact your LV= Account Manager,  
or visit [lvadviser.com](https://www.lvadviser.com) for more information**

**You can get this and other documents from us  
in Braille or large print by contacting us.**



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