



Legal & General launches 'Umbrella Benefits' including new Fracture Cover and Private Diagnostics exclusively via intermediaries

- **Fracture Cover covers 31 different injuries and multiple claims per year**
- **Private Diagnostics offers access to some of the UK's top consultants allowing specialist consultation for serious illness**
- **Wellbeing Support and Rehabilitation Support Services also included within Umbrella Benefits package**

Legal & General has launched 'Umbrella Benefits', a new package of health and wellbeing assistance created in response to adviser feedback. It includes two new optional protection benefits, available exclusively to intermediaries – Fracture Cover and Private Diagnostics – with access to Wellbeing Support and Rehabilitation Support Services available on Income Protection policies only, to help advisers offer their clients more choice, more cover and more assistance when they need it most.

Fracture Cover pays out if policy holders sustain a specified break, fracture, rupture, tear or dislocation. Private Diagnostics gives clients quick access to some of the UK's top specialists for serious illness consultations and non-invasive diagnostic testing. Both can be purchased as an add-on when taking out one of Legal & General's core protection products – Life Insurance, Life with Critical Illness Cover, Income Protection and Rental Protection – and will be managed via the Trustedoctor portal*, part of the Further Underwriting International Group.

L&G's existing Wellbeing Support, provided by RedArc Assured Limited across all products, is also automatically included across the core protection product range with Rehabilitation Support automatically included with Income Protection only.

Fracture Cover

Fracture Cover provides peace of mind that, should a policyholder get injured, they'll be financially protected. It insures 20 different fractures, nine different joint dislocations, Achilles tendon ruptures and knee ligament tears and covers multiple claims in a 12-month period. It pays out up to a maximum of £7,500 in any policy year depending on the seriousness of injury. Claims on Fracture Cover will not affect a policyholder's protection policy.

Private Diagnostics

When faced with the possibility that they may be seriously ill, people want answers as soon as possible. Private Diagnostics has been designed to meet that need, giving clients or their children quick access to some of the UK's top consultants virtually and diagnostic testing in private medical centres across the country.

The cover includes investigations for cancer, cardiac and neurological conditions and works around clients by offering a choice of specialists and more than 100 different test locations, as well as access to preferred UK specialists from the comfort of their own home via the Trustedoctor website or app. Test results, if needed, are sent directly to the clients specialist who will then discuss next steps with them and either refer them back into the NHS or their private healthcare provider if they require further investigation or need to start treatment.

Clients will have a dedicated member of the Trustedoctor Customer Care Team throughout their referral who will be able to help them choose a specialist and schedule appointments and tests where required. They can also have up to four people – friends, family, translators or chaperones – join them for their virtual consultation, for comfort or peace of mind.

Both Fracture Cover and Private Diagnostics are arranged through Legal & General Partnership Services Limited and underwritten by AXIS Specialty Europe SE.

“Like the reassurance of carrying a broly in case of rain, our latest ‘Umbrella Benefits’ keep on working for clients behind the scenes, helping with the unexpected. In response to increased demand for comprehensive and tailored core protection products, Fracture Cover may provide peace of mind and a financial safety net should an adviser’s client get injured from a fall or accident. Meanwhile Private Diagnostics gives them that all important specialist support when faced with serious illness, gaining access to a specialist quickly. Both are available as optional add-ons via intermediaries, enabling intermediaries to offer even more choice through bespoke, personalised options to meet their individual client’s protection needs.”

Craig Brown, Director, Intermediary Insurance, Legal & General

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Notes to editors

*Fracture Cover & Private Diagnostics are arranged through Legal & General Partnership Services Limited and underwritten by AXIS Specialty Europe SE. The claims management is provided by Trustedoctor, and part of the Further Underwriting International Group.

Fracture Cover exclusions: Clients are not eligible for Fracture Cover if they have osteoporosis or pseudarthrosis. Certain types of fractures, dislocated joints, ruptured tendons and ligament tears are not covered.

Private Diagnostics exclusions: The costs of invasive diagnostics tests are not covered, regardless of specialist recommendation. The benefit covers children up to the age of 22.

Fracture Cover & Private Diagnostics can not be added to our Whole of Life Protection plan or Relevant life plans.

The information contained in this press release is intended solely for journalists and should not be relied upon by private investors or any other persons to make financial decisions.

About Legal & General

Established in 1836, Legal & General is one of the UK’s leading financial services groups and a major global investor. With almost £1.3 trillion in total assets under management at 31 December 2020, we are the market leader in the UK for workplace pensions, pension risk transfer and individual life insurance products. Through inclusive capitalism, we aim to build a better society by investing in long-term assets that benefit everyone

About Legal & General Insurance (LGI)

Legal & General Insurance (LGI) has been offering life insurance cover since 1836 and is the UK’s number one individual life insurance provider. Our group protection business in the UK offers life insurance and income protection products to individuals through their employers and we offer term-life insurance in the US. We now have over 5.5 million UK life insurance policyholders, 1.8 million people in group protection schemes and approaching 1.3 million US term-life insurance policyholders. Here in LGI, we protect our customers and their loved ones throughout life and death.

Life cover: <https://www.legalandgeneral.com/life-cover/>

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