

# FOCUS



[paradigm.co.uk/protection](https://paradigm.co.uk/protection)

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# Introduction

Their goal is simple – Legal & General want to protect as many people as possible from life's unexpected events. They've been protecting people from uncertainty since 1836, they are one of the UK's leading financial services groups and a major global investor.



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## Claims

### There when you need them

In 2023 L&G helped **18,696** families, paying over **£921m** in claims. This equates to 51 families helped and **£2.5m** paid daily. And over the last 5 years, they've paid out over **£4bn** in claims. [Find out more.](#)

### Meet the people behind the numbers

Jack was diagnosed with a benign brain tumour (Meningioma) in March 2022. Find out how Jack's policy helped support him and his family during this time.

[Watch now](#) and [view their claims summary](#) today.



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## Why Legal & General

**A market leader for cancer coverage** – Two-thirds of our claims are cancer-related and we know that clients are coming to you with concerns about cancer cover. So, we've added cover where it's needed.

**Cover for the school years and beyond** – We don't stop cover the moment your child leaves full-time education. We cover kids until they're 22 with Critical Illness Cover, or 23 with Critical Illness Extra.

**No cut-off period for claiming on cover** – There's no cut-off period for making a claim\*. So, your clients can concentrate on putting their recovery first.

**Simplify things for your client with Hand-off** – Save time by getting your clients to complete their application online rather than reading through all the medical questions, collecting their answers & then uploading to OLPC, with a simple click of the HAND-OFF button we will send a link to your client's email, enabling them to log in & complete the medical questions directly with us.

**Digital claims process** – Available through My Account, this feature empowers policyholders and offers a more efficient and simplified claims process. Customers with eligible products now have the option to submit a claim and any supporting information digitally. Once submitted, they can track the claim with real-time status updates.

**Second medical opinion** – When your customer claims for a condition covered by their policy, they can speak to a consultant specialist for their opinion about the condition. Perhaps they want more information about the diagnosis and treatment plan, or they want to explore any alternative treatments.

**Dedicated partner first team** – You now have access to your own Service team who you can speak to about your Legal & General protection business including new and existing business. You have a dedicated telephone line, webchat function with priority and mailbox giving you immediate access to your team providing a quicker and more convenient way to talk to us.

*\* A claim can only be made if diagnosed during the policy term.*

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# Propositions and Cover

## Value added benefits

### A choice of additional cover to count on, with Umbrella Benefits

#### Wellbeing Support

Personalised emotional and practical support from a dedicated registered nurse provided by RedArc Assured Ltd. Included as standard on their personal protection policies.

#### Fracture Cover

Covers multiple claims per year, with a maximum benefit of £4,000. Available for an additional £5.90 a month.

#### Private Diagnostics

Private Diagnostics gives your clients access to some of the UK's top consultants for diagnostic testing when referred to see a specialist for cancer, cardiology or neurological symptoms with results provided in just a few weeks. The cover now also covers the following invasive diagnostic tests; blood tests, biopsies and endoscopies. Available for an additional £4.50 a month.

#### Care Concierge

Free service which gives your clients access to a confidential telephone advisory service to help them understand, find and fund later life care most suitable to their needs

#### Rehabilitation Support Service

Access to their in-house team of healthcare professionals as soon as a valid claim is made, who provide back to work support for mental and physical health. Included as standard with their income protection policies.

To learn more about the additional cover Umbrella Benefits can provide, please [visit their page](#)

*\* included with their income protection policies only.*

## Taking care of your high value protection business

For clients who require large sums assured, they offer an exceptional level of customer service and underwriting support. This is now handled by your dedicated Partner First team.

#### Priority Protection service limits

The service is given to all applications over the limits below:

- **Life Cover** – £600,000 and over
- **Life and Critical Illness Cover** – £350,000 and over
- **Income Protection Benefit** – £2,000 per month and over

## Trusts

A trust is a great way to help ensure your customers' loved ones or their business is protected, whether the trust is completed online or by paper.

#### The benefits of their Online Trusts

- **No need for signatures** – Trusts are in place from the outset, making it easier for you and your customers
- **More flexibility** – an enhanced split Trust feature allows your customers to choose how much Terminal Illness or Critical Illness benefit they want to retain
- **Greater freedom** – customers can exercise product options without trustee's permission such as declining of indexation option

# Training and Development

Their team helps advisers with access to quality training and professional development to help to improve their business and help their clients take out protection. It's a great service for advisers and good for your clients.

The IDD has highlighted a duty of care for advisers and also the benefits that training will help them with their roles and their business. They currently lead the market with their protection training and have won multiple awards for the training that they do. This document summarises the training they have currently available off the shelf, but they can build almost anything that you need.

## CII ACCREDITED

Their training workshops and presentations are accredited by the CII for structured learning and help thousands of advisers every year.

This helps with adviser's development, helps them to explore new markets and opportunities, and also meet their annual CPD requirements under current legislation.

## NEW VIRTUAL WORKSHOPS AND WEBINARS

A selection of upcoming live webinars and replays on-demand about their latest personal protection products, insights and selling techniques. You'll need your agency number to register for live webinars, and to sign in for on-demand webinars.

These include:

- **Mortgage reviews: the re-mortgage opportunity** – Understand your opportunities during the mortgage review, and how to make the most of client conversations at this stage.
- **Critical Illness: Keeping it simple** – Learn about the purpose of critical illness cover and the valuable role it can play in protecting your clients' financial futures.
- **Protection opportunities in Equity Release** – we delve in to the realm of equity release and reveal where the opportunities lie for advisers to offer invaluable protection advice to their clients and their families.

[Register Now](#)

## Toolkits and Calculators

To support you, L&G have created specific toolkits including videos, sales aids, guides and infographics.

- [Toolkits](#)
- [Sales Aids](#)
- [Knowledge Hub](#)

## PRICE BEATER

We pride ourselves on being able to offer your clients a range of award-winning protection products, and we go one better and offer to beat any like-for-like quotes for your high value cases

## Contact L&G

Live chat functionality – Chat online – new and existing business support teams for queries regarding protection policies. Live chat is available

Monday – Friday, 08:00 – 17:00.

[Your dedicated Partner First Team](#)

[Access via OLPC](#)


**Contact them:**


 03450 705 020

 [paradigmsales@landg.com](mailto:paradigmsales@landg.com)

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