

FOCUS



paradigm.co.uk/protection

Introduction

At L&G, we're here for life.

We've been looking out for your clients and their communities for over 185 years.

Being a well-established and trusted provider, we make protection simple and seamless, helping you build stronger relationships, grow your business, and give customers the security they need for life.

- Here for your clients' needs. We know how important it is for your clients to get the support they need, exactly when they need it.
- Built around your business. Confidence comes from being informed, prepared, and effective. That's where we come in.
- Going above and beyond. We're constantly listening, learning and evolving to make sure our products meet the real needs of your clients.



Claims

There when you need them

We know life can change overnight, so we're here to support your clients and their families through life's toughest challenges. It's more than just offering products and services, it's about being there when it really counts.

Over the last five years, we've paid out over £4 billion in claims for customers and their families during times of bereavement, lost income and critical illness.

We paid out over £1 billion in Retail Protection claims in 2024 across Life Insurance, Income Protection and Critical Illness products. This amounts to an average of £2.9m paid in Retail Protection claims a day.

We've put together a [round-up of last year's statistics](#) which may be useful in conversations with your clients.



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.*

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.

Examples of additional help

- Specialist counselling
- Physiotherapy following a stroke or injury
- Speech and language therapy
- Practical help at home
- Equipment and medical aids
- Second medical opinion
- Complementary therapies

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:

- **Protecting the mortgage** – Uncover how you can protect your client's mortgage with income protection, critical illness and life insurance at any age and key life moments
- **Focus on Critical Illness Cover** – Learn how to tailor your critical illness advice to provide a comprehensive solution that resonates with your client's life goals
- **Boosting the use of Protection Trusts** – Identify the value of using Trusts in your advice process to ensure that your client's expectations are met and shielded from potential Inheritance Tax liabilities

[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:


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