

FOCUS



paradigm.co.uk/protection

Introduction



Next generation insurance

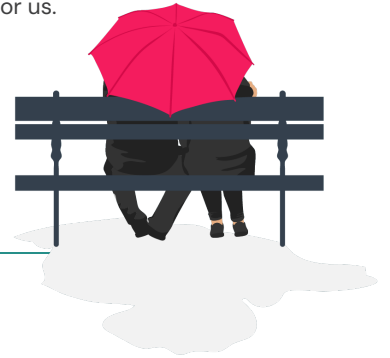
Events of the past two years have shown that the need for the next generation of insurance is greater than ever – one that doesn't just provide your clients with cover when they need it, but delivers immediate value from the start. That's why we've introduced new enhancements that offer more value, whilst ensuring your clients are financially protected when they need it most.

Take a look at the latest enhancements to our life proposition and see how we can support your advice process.

[Find out more](#)

We take a unique approach to life insurance. As well as offering the highest levels of protection, we also make it easier for your clients to take an active role in maintaining their wellbeing. We help your clients understand their health and reward them for healthy lifestyle choices through keeping their premiums low and access to a range of discounts and rewards through Vitality partners.

That's good for them, good for you and good for us.



Our products

Life cover

Life cover pays out a lump sum if your client was to pass away, or an earlier payment if they're diagnosed with a terminal illness, and life expectancy is 12 months or less. Your clients can choose between Term or Whole of Life Cover to help them plan for their future and protect their loved ones should anything happen to them.

[Find out more](#)

Serious Illness Cover

Your clients can get the plan that's more likely to pay out and protects them for longer, with multiple claims and later life cover as standard on qualifying plans.

Designed to respond to modern trends in illness, our enhanced Serious Illness Cover is now as easy as 1, 2, 3. We offer three comprehensive products which provide varying levels of cover – Serious Illness Cover 1X, Serious Illness Cover 2X and Serious Illness Cover 3X.

[Find out more](#)

Income Protection Cover

You can't prepare your clients for an illness that'll put them out of work. But you can help them put the right cover in place should they ever need it.

Our Income Protection Cover pays your clients a monthly tax-free income if they can't work due to illness, injury or disability. Plus, with our Income Boost, your clients can get up to 20% extra payout for the first six months on top of monthly claim payments. The boosted amount is based on their Vitality Status pre-claim. So, the more your clients look after their health through the Vitality Programme, the more we boost their monthly payouts.

[Find out more](#)

Business protection

We also offer a range of Business Protection options for your clients which is one of the best ways to safeguard the future of your clients' business.

[Find out more](#)



Additional options and benefits

We offer a range of additional options and benefits so you can tailor your client's protection to suit their needs, for example through our Child Serious Illness Cover.

[Find out more](#)

Optimiser

When your clients take out a life insurance plan with us, they can add on Optimiser¹. This gives them immediate access to our best available premiums. Plus, they can maintain this premium overtime by engaging with the Vitality Programme.

[More on Optimiser.](#)

Claims

From the moment a plan is set up to a claim being made, our comprehensive cover has been designed to be there for our members from day one.

In 2022, we paid out £96 million to members, with 99.7% of Life Cover claims, 92.5% of Serious Illness Cover claims, and 97.7% of Income Protection Cover claims paid out respectively².

[Read our 2023 claims report here](#)

Underwriting

Our underwriting process involves answering a set of questions that are designed to capture the information needed to build a clearer picture of the life to be insured and the risk factors which may increase the likelihood of them claiming.

We also provide you with access to Spectra – a digital underwriting tool that gives you 24/7 access to a likely underwriting decision for your clients.

[Find out more](#)



Why choose VitalityLife?

There are plenty of reasons why you should recommend VitalityLife to your clients, including:

- 1. Best-in-class cover:** As well as the most comprehensive levels of cover³, our plans will automatically include Immediate Cover, Mortgage Free Cover and Guaranteed Insurability Options.
- 2. Cover to suit your clients' needs:** Your clients can choose from Life Cover, Income Protection Cover and Serious Illness Cover – with additional benefits and options such as Child Serious Illness Cover available as an add-on.
- 3. Access to our best available premium:** Your clients can enjoy our best available premium up to 30% lower than standard when they add Optimiser to their plan. This can be maintained over time by engaging in healthy lifestyle habits.
- 4. It's easy to apply:** Our Vitality Nurses can carry out all the necessary checks from wherever is convenient for you – to get you covered in hours instead of weeks.
- 5. Supporting your clients from day one:** The Vitality Programme helps your clients take steps towards a healthier future and rewards them with discounts, meaning they can get something back for their premiums without having to claim.

[Find out more](#)



1. Depending on your clients' monthly premium, an additional fee of £4.75 per month for Optimiser may apply to unlock Vitality Plus – our extended range of discounts and rewards.

2. VitalityLife Claims and Benefits Report, 2023

3. Number of conditions covered, Defaqto, 2023

Training and support

We offer a range of resources and materials to support your client conversations:

- [VitalityLife literature and tools](#)
- [Register](#) or [login](#) to our online self-service literature ordering system to order any printed literature you need
- [Online tools](#)

The Vitality Academy

The Vitality Academy is a digital learning platform that you can access on the go to complete CPD accredited courses. All content found on the Vitality Academy caters for varying needs and experience – from foundational knowledge to in-depth expertise and key leaders guiding you through industry trends.

You will also have access to a dedicated Vitality Business Consultant to provide ongoing support and answer any questions which you might have about our proposition.

[Find out more](#)



How to register

If you are an adviser to a firm that already has agencies:

The directly authorised firm can email Vitalitylife_commissions@vitality.co.uk with details of the sub-agencies.

If you have applied for an agency and need to be setup on a provider's online system:

Email Vitalitylife_commissions@vitality.co.uk with details of the advisers and agency codes, we will issue log in details for our website. You will then be able to submit business.

Contact Vitality

General Enquiries

Website: <https://adviser.vitality.co.uk/>

☎ 0808 234 3000 – Lines are open 8.30am to 6pm Mon to Fri

✉ lifenquiries@vitality.co.uk

Commission Enquiries

☎ 0345 601 0072 – Lines are open Mon to Fri, 8.30am to 5.00pm

☎ 0870 240 0937

✉ lifecommissions@vitality.co.uk

Claims

☎ 0345 601 0072 – Lines are open 8.30am to 6pm Mon to Thurs, and 8.30am to 4.30pm Fri

☎ 0800 028 5222

✉ lifecclaims@vitality.co.uk

Underwriting Support

☎ 0800 012 1796 – Lines are open 8.30am to 6pm Mon to Thurs, and 8.30am to 5pm Fri

✉ for pre-sale enquiries:
Presale_Underwriting@vitality.co.uk

✉ for post-submission enquiries:
lifewritingadmin@vitality.co.uk

Prestige Service

☎ 0345 6027 457 – Lines are open Mon to Thurs, 8.30am to 6.00pm and Fri, 8.30am to 5pm

✉ lifewadmin@vitality.co.uk

For all other enquiries, please contact Gary Eastall, your dedicated National Account Manager.

✉ gary.eastall@vitality.co.uk

* Calls cost 5p per minute, plus your phone company's access charge.