

FOCUS



paradigm.co.uk/protection



Personal Menu Plan

Mix and match a range of covers and benefits with different sums assured and plan terms to tailor the cover that suits your clients' needs and budgets. The cover available from our Personal Menu Plan can change with your clients. So if it's protecting their mortgage, family, or the lifestyle they've built – we've got it covered. All with just one application, one plan charge and one direct debit.

Our range of covers:

- [Life Cover](#)
- [Critical Illness Cover](#)
- [Life or Critical Illness Cover](#)
- [Children's Critical Illness Cover](#)
- [Income Protection](#)
- [Waiver of Premium \(Sickness\)](#)

Benefits of our Personal Menu Plan

- **Deliver what your clients need** – mix and match a range of covers to suit your clients' individual needs. For example, by combining Income Protection with Life Cover you can make sure they've got a regular income to help cover expenses if they're unable to work, as well as ensuring that their mortgage is protected.
- **Choice and flexibility** – choose different start dates for each cover, meaning you could start a client's family protection straight away, but then their mortgage protection at a later date if required.
- **Dual Life cover** – choose different owners for each cover under one plan, which means one life could be covered for a higher amount or for longer. This option also means both people are covered by separate covers, so if there's a claim for one person, the other will still be protected.

Dual Life isn't available through our Income Protection product.
- **Family income benefit** – your clients can choose to receive any potential Life Cover or Critical Illness Cover claim as an income rather than a lump sum which could result in reduced premiums.
- **Free cover** – waiting on a mortgage completing can sometimes take time. That's why we can provide your clients with cover as soon as they've completed the application – so they're protected even before their plan starts.
- **A range of trusts** – using a suitable [trust](#) can help your clients avoid a delay in benefits being paid and may help them to avoid an inheritance tax liability. We've a wide range of bare and discretionary trusts available to meet your client's needs.
- **Personal support** – our Helping Hand service gives your clients, their partners and children, access to a dedicated nurse who can support them through serious illness, injury or bereavement.

Business Menu Plan

With our Business Menu Plan you have the flexibility to mix and match a range of covers that suit your client's business needs. You can cover business loans or protect against the loss of a key person, partner, member or shareholding director.

Our range of covers:

- [Life Cover](#)
- [Life or Critical Illness Cover](#)
- [Critical Illness Cover](#)
- [Income Protection](#)
- [Key Person Income Protection](#)
- [Waiver of Premium \(Sickness\)](#)

Benefits of our Business Menu Plan

- **Choice** – you can mix and match up to 10 covers within the same plan, for example provide [Life Cover](#) and [Critical Illness Cover](#) for a number of shareholders or owners within the same business.
- **Flexibility** – you can alter the cover, should something change in the future – which is more likely in a business than it is with a family (this could be a key employee leaving or retiring through ill health, or the company taking on a loan to help with expansion plans).
- **Underwrite Later** – There are times when we need to request further medical information in order to fully assess a client's application. This can sometimes cause delays, but with our [Underwrite Later option](#), Life Cover of up to £3.5m can be started straight away, while we are waiting for the medical information – providing valuable peace of mind that your client's business is protected at this time.
- **Children's Critical Illness Cover Conversion option** – with our Enhanced Children's Critical Illness Cover, we automatically include a [Children's Critical Illness Cover Conversion Option](#).
- **A Helping Hand** – all our Business Menu Plans come with [Helping Hand](#) – a comprehensive support service that'll support your clients and their close family whenever they need it. It's available to use once the plan starts and there's no extra cost to use it.
- **Less paperwork** – with a menu plan, the business protection is provided under one plan with one application and one direct debit so less administration for you and your client.
- **One plan fee** – have up to 10 covers under the same plan but pay just one plan fee of £2.60.

More benefits of using us for business protection

- **Tools to help you** – we've a range of tools to help you sell business protection, from our handy [business protection planner](#) to the popular [pre-sale underwriting tool](#). There's also the [CPD hub](#) to help you meet the requirements of the Insurance Distribution Directive (IDD).
- **Business Development support** – we've a team of experienced corporate protection specialists, who can work with you to provide training and sales development support.
- **Tax and trusts** – we also have a wide range of [trust literature](#) including guides, trust forms and supplementary support such as cross option agreements. There's also our team of tax and trust specialists who can help with these types of questions and situations when they relate to business protection.

Underwriting

Underwriting service tailored to you

Everyone is different and this means that each client poses a different level of risk to us. That's why we tailor our underwriting service to suit your clients' needs.

The majority of applications we receive get an immediate decision. However, if we do have to refer an application it will be looked after by a dedicated underwriter who'll see it through from start to finish. They'll keep you up-to-date at every point of the process.

Our approach to underwriting

We work under a broad set of principles rather than a process. Of course we have our underwriting philosophy, data protection regulations, and other guidelines to follow. But our underwriters have the flexibility to speak to you, your client or whoever it is that can give a better understanding of the situation.

To help our underwriters in making a decision, it's important that we're given the correct information. We'll only ask questions about the areas that are relevant to our assessment but in some instances [further evidence](#) may be required before a decision can be made.

If we don't receive correct or complete information, and if this information would have changed our original assessment, it could have an impact on our decision should your client need to make a claim.

To help your clients understand our underwriting process, read our [client guide to underwriting](#). It provides an overview of what to include in the application, why we ask for different types of medical evidence, as well as the types of decisions we may apply to your clients' cover.

How we can support you

Good underwriting is key to our business and to you too. That's why we do things the way we do – such as publishing our [BMI tables](#) and giving you access to our [pre-sale underwriting tool](#) to get an indicative decision ahead of any application.

Diabetes Life Cover

People with diabetes can struggle to find competitively priced life insurance. That's why we've designed cover specifically for them – it can reward good control with a reduced premium if their condition improves.

Benefits of our Diabetes Life Cover

- **Accessible** – this type of cover is available to your clients with type 1 or type 2 diabetes.
- **Straightforward** – a quick and easy application process tailored specifically for people with diabetes, with less questions and significantly less medical evidence required compared to standard protection plans.
- **Immediate acceptance** – the application process takes less than 30 minutes and the client is covered as soon as their application is accepted.

- **Increased HbA1c tolerance** – cover can be offered to clients who have high HbA1c levels.
- **Rewards good control** – in return for providing us with an annual HbA1c reading, we may be able to reduce your client's premiums by up to 40% over a few years, provided their condition is improving. And crucially, we'll never increase their premium above the original starting amount.
- **Personal support** – our Helping Hand service gives access to a specialist diabetes nurse for tailored support and advice.

[Find out more about our Diabetes Life Cover](#)

Claims (2020)

Year on year, we work to make it easier to claim. Even while working from home, you have a single point of contact who manages a claim from start to finish. And access to our [Helping Hand](#) service is always available to your clients' and their immediate family, regardless of claim.

Through pandemics and daily life, you can rely on us to be by your side, and to make sure all claims are handled with care.

- [2020 adviser claims report](#)
- [2020 adviser claims snapshot](#)

Additional support and tools from Royal London

[Protection Technical Central](#)

[Protection CPD Hub](#)

[Marketing Studio](#)

[Literature Library](#)

[Protection Tools](#)

[Protection Blog](#)

Contact us

Here are all the ways you can contact us

Pre-sale underwriting enquiries

✉ [Email us with an underwriting enquiry](#)

📞 0345 6094 500

Alternatively, get in touch with your underwriter.

Opening hours: Monday to Friday 8am–6pm

Technical help and web support

✉ [Email us about technical support](#)

📞 0345 6094 500

Alternatively, get in touch with your case manager.

Opening hours: Monday to Friday 8am–6pm

General enquiries about protection

✉ For new applications for personal and business protection – [Email us about a new application](#)

For all questions or changes to existing protection plans – [Email us about an existing plan](#)

📞 0345 6094 500

For updates on all your ongoing cases, get in touch with your case manager.

For sales enquiries please call 0345 300 000 5

📞 0345 6094 522

📍 Royal London
St. Andrew House
1 Thistle Street
Edinburgh EH2 1DG

Opening hours: Monday to Friday 8am–6pm

Making a claim

✉ [Email us about making a claim](#)

📞 0345 6094 500

Opening hours: Monday to Friday 9am–5pm