

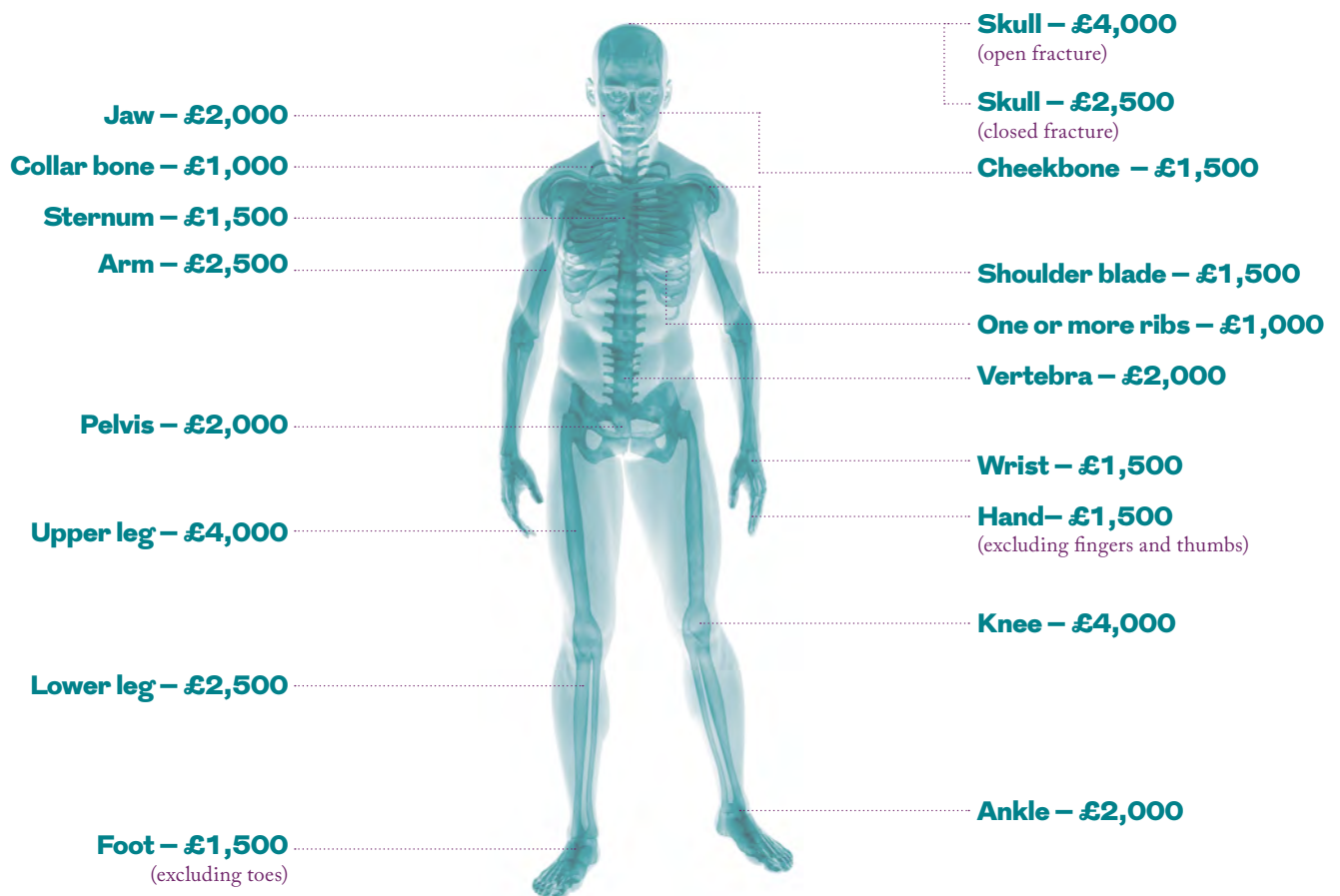
Fracture cover that's a break from the norm

Protection

Absence from work because of illness or injury is one of the biggest risks your clients face. And broken bones could mean weeks off work if someone can't get around easily or continue to do their job.

That's why our Income Protection includes fracture cover as standard. It doesn't affect your clients' main Income Protection cover and they won't need to wait for their chosen deferred period to end before making a claim - they'll be able to get financial help straightaway.

Some fractures are more debilitating than others, so the amount your clients get will depend on where their fracture is. This is shown in the diagram below.



Our fracture cover

- 18 specific fractures covered
- automatically included with Income Protection
- claims paid in addition to Income Protection payments
- multiple fractures covered in the same claim, up to a £4,000 limit
- up to two claims in each 12 month period
- no standard exclusions for specific amateur sports or hobbies

Key benefits of our fracture cover

Included as standard

There's no additional cost for our fracture cover, it's automatically included in your clients' income protection premiums.

No deferred period

Although our fracture cover is included with income protection as standard, claims don't affect the main cover. That means your clients won't need to wait for their chosen deferred period to end before getting their payout - they'll get the financial help they need, when they need it.

Multiple fractures covered in the same claim

If your client fractures more than one bone, they won't need to choose which fracture to claim for. We cover multiple fractures in the same claim - up to the maximum of £4,000 per claim. So for example, if a client fractured their ribs (£1,000), wrist (£1,500) and hand (£1,500) in an accident, they could claim for all three fractures.

Up to two claims in 12 months

Your clients can make up to two fracture cover claims in each 12 month period. That's a potential maximum payout of £8,000 for clients unlucky enough to suffer separate fractures within 12 months.

No standard exclusions

We don't have standard exclusions for fracture cover - we keep it simple by only applying exclusions to fracture cover if they apply to your client's income protection.

A helping hand

We understand that if your client suffers a serious break or multiple fractures, they might need extra support to help them recover and get back to work. That's why all our menu plans include our Helping Hand support service. It gives them access to a dedicated nurse who'll provide tailored and personal support. Their nurse can also arrange additional services, such as occupational therapy or physiotherapy, if they think that's what'll benefit someone the most.

Helping Hand is a package of support services and each service is provided by third parties that aren't regulated by either the Financial Conduct Authority or the Prudential Regulation Authority. These services aren't part of our terms and conditions and don't form part of your insurance contract with us, so can be amended or withdrawn at any time. This means that you or your family's access to these services could be amended or withdrawn by us in the future.

How to make a fracture cover claim

We want to make it as quick and easy as possible to make a claim with us. If your client suffers a fracture, they should call 0345 6094 500 to speak to one of our claims specialists. And we'll need to see a letter from their GP or from a hospital,

which confirms their fracture. We only cover the fractures specified - fatigue, stress and hairline fractures are not covered. Full terms and conditions can be found in our Income Protection plan details.

You can find out more about our Income Protection and fracture cover at adviser.royallondon.com/protection

Royal London
22 Haymarkets Yards, Edinburgh EH12 5BH
royallondon.com

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