



# Umbrella Benefits

Additional cover you and  
your clients can count on



# Why Umbrella Benefits?

Umbrella Benefits gives your clients additional cover and access to services that are ready to help them with the unexpected. Just like carrying a brolly in case of rain. And because we know everyone's lives and needs are different, personalisation is key to the package.

Practical and emotional support is included as standard with three services that focus on physical and mental health and later life care. Plus, there's two optional benefits that can be purchased with a policy for added financial security and peace of mind.

Umbrella Benefits gives you and your clients more choice, more cover and more support.

This is **additional cover you can count on.**

✓ Included as standard    + Optional extra



## Wellbeing Support

Personalised emotional and practical support from a dedicated RedArc nurse.



## Rehabilitation Support Service

Gives your clients access to our UK-wide team of clinical healthcare experts, to support their quicker return to work following a valid claim. It's included as standard on our Income Protection products.



## Care Concierge

A confidential phone line that helps clients understand, find and fund later life care. Clients can get further support on the digital platform.



## Private Diagnostics

Following a referral, it gives access to some of the UK's top consultants for diagnostic testing, with results provided in just a few weeks. Available for an **additional £4.50 a month.**



## Fracture Cover

Protects against the cost of injury for an **additional £5.90 per month.** Covers multiple claims up to a maximum benefit of £4,000 per year.



✓ Access is included as standard

## Wellbeing Support

Wellbeing Support gives your clients access to a registered nurse from RedArc Assured Limited, for personalised help. Nurses can support with situations including long Covid, mental health support, recovery from illness or injury, understanding a diagnosis including second opinion, dietary and lifestyle, serious and chronic illness management, health service guidance and later life planning.

Everybody's needs are different, and so each support route will be too. Whatever your client's situation, Wellbeing Support is just a phone call away.

### Key facts

- Available from day one of the policy.
- Clients don't need to make a claim before accessing support.
- Conversations are never time pressured.
- There's no limit to the number of times clients can access the service.
- Available to the policyholder, their partner, and children living in the same household.



✓ Access is included as standard

Included with Income Protection products.

## Rehabilitation Support Service

Our Rehabilitation Support Service gives your clients access to our in-house team of specialist healthcare professionals. They'll support your client's quicker return to health and work for a range of physical and mental health concerns, helping to prevent prolonged illness.

### Key facts

- Your client can access the service as soon as they make a valid claim.
- Helps to plan their return to work with a structured and phased approach.
- Our experienced in-house medical team assess individual needs with tailored support and advice.
- Our service is based around early intervention for better outcomes.



✓ Access is included as standard

## Care Concierge

Care Concierge is a free confidential 1:1 telephone service that helps your clients understand, find and fund later life care for themselves or their immediate family.

Our care experts have extensive knowledge of the care industry and are entirely impartial. They can support your clients with an immediate need for care, if they're doing some research or would just like an informal chat.

### Key facts

- Your clients don't need to make a claim before accessing support.
- They'll speak to a named care expert throughout.
- Help with care plans, funding eligibility, benefit entitlement and Power of Attorney.
- A dedicated online platform offers further support and tools.
- Available to the policyholder and their immediate family.

Care Concierge is available to all Annuity, Later Life Mortgage and Group Protection customers. Only Retail Protection customers who have had a protection policy since 20th July 2023 can access the service.



+ Available at an additional cost

**£4.50**  
a month

With these products:  
Life Insurance,  
Critical Illness, Income  
Protection and Rental  
Protection policies\*

## Private Diagnostics

We know it's important to get answers as quickly as possible when facing serious illness. That's where Private Diagnostics can help, with a blend of virtual consultations and in-person testing appointments. It gives clients swift access to some of the UK's top consultants for diagnostic testing.

### Key facts

- Results provided in just a few weeks from the day of referral.
- Covers investigations for cancer, cardiac or neurological conditions when referred to a specialist by the GP.
- Provides up to three separate virtual consultations and follow-up appointments a year. Provided each separate virtual consultation is for a different symptom. If a biopsy is required, your client can claim up to four consultations.
- Available to the policyholder, and children up to age 22.

Private Diagnostics and Fracture Cover are insured by AXIS Speciality London. The support and services are provided by Trusteddoctor, a sister company of Further Underwriting International SLU.



+ Available at an additional cost

**£5.90**  
a month

With these products:  
Life Insurance, Critical Illness,  
Income Protection and Rental  
Protection policies\*

## Fracture Cover

Fracture Cover lets your clients claim a cash sum if they sustain one of 30 specified injuries. The payout could help meet some of the extra bills associated with injury, so they can recover and heal, with the peace of mind they have financial support in place to meet their needs.

### Key facts

- Multiple claims per year up to a maximum pay out of £4,000.
- Claims won't affect your client's main protection policy.
- Cover for 30 different specified injuries like ruptures, tears, dislocations and fractures.
- See policy document for full details of what is and isn't covered in terms & conditions.

\*Fracture Cover and Private Diagnostics can't be added to Whole of Life Protection Plan, Independent Critical Illness policies or Business Protection policies

## Annual product renewals

When your client takes out the policy, Fracture Cover and Private Diagnostics will automatically renew on an annual basis. However, they will have the opportunity to opt out of this option.

For clients opted into automatic renewals, we'll write letting them know we're renewing their Fracture Cover/Private Diagnostics unless they instruct us not to.

For clients opted out of automatic renewal, we'll write to them asking if they want to keep Fracture Cover/Private Diagnostics, and automatically remove if they do not reply.

Either way, if there are changes to the price/s we will write and let the client know in advance.

# Further details

For more information about Umbrella Benefits including access to full product details and case studies, you can visit our dedicated page:

[adviser.legalandgeneral.com/umbrella-benefits](https://adviser.legalandgeneral.com/umbrella-benefits)



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