

## **Insurance Proposition Summary**

| Product type                          | Product name                                       | Provider   |
|---------------------------------------|--|--|
| Whole of Life Assurance               | Whole of Life Insurance+                           | Aviva Life and Pensions UK Limited   |
|                                       | Whole of Life Protection Plan                      | Legal & General Assurance Society Limited  |
|                                       | Pegasus Whole of Life Plan                         | The Royal London Mutual Insurance Society Limited  |
|                                       | Whole of Life Cover                                | Vitality Life Limited  |
|                                       | Whole of Life Plan                                 | Zurich Assurance Ltd   |
| Term Life Insurance                   | Life Insurance+                                    | Aviva Life and Pensions UK Limited   |
|                                       | Life Protection                                    | Guardian Financial Services Limited (an appointed representative of Scottish Friendly Assurance Society)                 |
|                                       | Life Essentials                                    | Guardian Financial Services Limited (an appointed representative of Scottish Friendly Assurance Society)                 |
|                                       |  | Legal & General Assurance Society Limited  |
|                                       | Life Insurance                                     | Optional Fracture Cover can be included provided by AXIS Specialty Europe SE.  |
|                                       |  | The support and services are provided by<br>Trustedoctor, a sister company of Further<br>Underwriting International SLU  |
|                                       | Flexible Protection Plan – Life Protection         | Liverpool Victoria Financial Services Limited  |
|                                       | Real Life  | Exeter Friendly Society Limited  |
|                                       | Personal Menu Plan – Life Cover                    | The Royal London Mutual Insurance Society Limited  |
|                                       | Personal Protection Plan                           | Vitality Life Limited  |
|                                       | Personal Protection                                | Zurich Assurance Ltd   |
|                                       | Critical Illness+                                  | Aviva Life and Pensions UK Limited   |
| Serious/Critical Illness<br>Insurance | Critical Illness Protection                        | Guardian Financial Services Limited (an appointed representative of Scottish Friendly Assurance Society)                 |
|                                       |  | Legal & General Assurance Society Limited  |
|                                       | Critical Illness                                   | Optional Fracture Cover can be included provided by AXIS Specialty Europe SE.  |
|                                       |  | The support and services are provided by<br>Trustedoctor, a sister company of Further<br>Underwriting International SLU. |
|                                       | Flexible Protection Plan - Life & Critical Illness | Liverpool Victoria Financial Services Limited  |
|                                       | Personal Menu Plan – Critical Illness Cover        | The Royal London Mutual Insurance Society Limited  |

The Openwork Partnership is a trading style of Openwork Limited which is authorised and regulated by the Financial Conduct Authority. Registered in England 4399725.

Registered office: Auckland House, Lydiard Fields, Swindon, SN5 8UB. Telephone: 08454 508 508.



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|                     | Personal Protection Plan                     | Vitality Life Limited   |
|                     | Personal Protection                          | Zurich Assurance Ltd  |
|                     | Income Protection+                           | Aviva Life and Pensions UK Limited  |
|                     | Living Costs Protection                      | Aviva Life and Pensions UK Limited  |
|                     | Income Protection                            | Guardian Financial Services Limited (an appointed representative of Scottish Friendly Assurance Society)  |
|                     | Income Protection                            | Legal & General Assurance Society Limited   |
|                     |  | Optional Fracture Cover can be included provided by<br>AXIS Specialty Europe SE.  |
|                     |  | The support and services are provided by<br>Trustedoctor, a sister company of Further<br>Underwriting International SLU.  |
| Income Protection   |  | Legal & General Assurance Society Limited   |
| Insurance           | Rental Income Protection                     | Optional Fracture Cover can be included provided by<br>AXIS Specialty Europe SE.  |
|                     |  | The support and services are provided by Trustedoctor, a sister company of Further Underwriting International SLU.  |
|                     | Flexible Protection Plan - Income Protection | Liverpool Victoria Financial Services Limited   |
|                     | Flexible Protection Plan - Personal Sick Pay | Liverpool Victoria Financial Services Limited   |
|                     | Income First                                 | Exeter Friendly Society Limited   |
|                     | Personal Menu Plan – Income Protection       | The Royal London Mutual Insurance Society Limited   |
|                     | Income Protection                            | Vitality Life Limited   |
|                     | Income Protection                            | Zurich Assurance Ltd  |
| Household Insurance | Home Insurance                               | Paymentshield Limited (operating a panel of insurers<br>who all use a common insurance policy wording).<br>Insurers are Ageas Insurance Limited, AXA Insurance<br>UK plc, Highway Insurance Company Limited T/A<br>Allianz, Integra Insurance Solutions Ltd and Tradex<br>Insurance Company PLC |
|                     |  | Optional Home Emergency cover and/or Legal<br>Expenses cover can be included in your Home<br>Insurance, provided by Arc Legal Assistance Ltd and<br>Legal Insurance Management Ltd and is underwritten<br>by Royal & Sun Alliance Insurance Ltd   |

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|                                     |                             | Paymentshield Limited (operating a panel of insurers<br>who all use a common insurance policy wording).<br>Insurers are AXA Insurance UK plc, Highway Insurance<br>Company Limited T/A Allianz and Bspoke<br>Underwriting Ltd   |
|                                     | Landlords Insurance         | Optional Landlords Emergency cover, Legal<br>Expenses cover, and Rent Protection can be<br>included with Landlords insurance, provided by Arc<br>Legal Assistance Limited and Legal Insurance<br>Management Ltd and is underwritten by Royal &<br>Sun Alliance Insurance Ltd                            |
|                                     | Tenants Contents Insurance  | Paymentshield Limited (operating a panel of insurers<br>who all use a common insurance policy wording).<br>Insurers are Highway Insurance Company Limited T/A<br>Allianz and UK General Insurance Limited   |
|                                     |                             | Optional Tenant's Legal Expenses can be included<br>with Tenant's Contents Insurance provided by<br>Motorplus Limited t/a Coplus and underwritten by<br>Allianz Insurance plc   |
| Non-Standard<br>Household Insurance | Non-Standard Home Insurance | CETA Insurance Ltd (operating a panel of insurers<br>with individual policy terms). Insurers are Arkel<br>Underwriting (a trading style of Arkel Limited), Covea<br>Insurance plc, Pen Underwriting Limited (a Managing<br>General Agent of the insurers) and Prestige<br>Underwriting Services Limited |
| Accident & Sickness<br>Insurance    | MortgageProtector           | Paymentshield Limited (underwritten by Covea<br>Insurance plc)  |
| Accident Protection                 | MultiProtect                | MetLife Europe d.a.c  |
|                                     | ChildShield                 | MetLife Europe d.a.c  |
|                                     | ChildShield Plus            | MetLife Europe d.a.c  |

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