

Insurance Proposition Summary

October 2021

Product type	Product name	Provider
Whole of Life Assurance	Zurich 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 Insurance	Legal & General Assurance Society Limited Optional Fracture Cover and Private Diagnostics can be included provided by AXIS Specialty Europe SE. The support and services are provided by Trustdoctor, a sister company of Further Underwriting International SLU
	Flexible Protection Plan – Life Protection	Liverpool Victoria Financial Services Limited
	Real Life	Exeter Friendly Society Limited
	Personal Protection Plan	Vitality Life Limited
	Personal Protection	Zurich Assurance Ltd
Serious/Critical Illness Insurance	Critical Illness+	Aviva Life and Pensions UK Limited
	Critical Illness Protection	Guardian Financial Services Limited (an appointed representative of Scottish Friendly Assurance Society)
	Critical Illness	Legal & General Assurance Society Limited Optional Fracture Cover and Private Diagnostics can be included provided by AXIS Specialty Europe SE. The support and services are provided by Trustdoctor, a sister company of Further Underwriting International SLU.
	Flexible Protection Plan - Life & Critical Illness	Liverpool Victoria Financial Services Limited
	Personal Protection Plan	Vitality Life Limited
Income Protection Insurance	Personal Protection	Zurich Assurance Ltd
	Income Protection+	Aviva Life and Pensions UK Limited
	Living Costs Protection	Aviva Life and Pensions UK Limited

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	Income Protection	Legal & General Assurance Society Limited Optional Fracture Cover and Private Diagnostics can be included provided by AXIS Specialty Europe SE. The support and services are provided by Trustdoctor, a sister company of Further Underwriting International SLU.
	Flexible Protection Plan - Income Protection	Liverpool Victoria Financial Services Limited
	Mortgage and Rent Cover	Liverpool Victoria Financial Services Limited
	Flexible Protection Plan - Personal Sick Pay	Liverpool Victoria Financial Services Limited
	Income First	Exeter Friendly Society Limited
	Personal Protection Plan	Vitality Life Limited
	Income Protection	Zurich Assurance Ltd
Household Insurance	Home Insurance	Paymentshield Limited (operating a panel of insurers who all use a common insurance policy wording). Insurers are AXA Insurance UK plc, Highway Insurance Company Limited T/A LV= Broker, Prestige Underwriting Services Limited, Royal & Sun Alliance Insurance plc, UK General Insurance Limited, Zurich Insurance PLC Optional Home Emergency cover and/or Legal Expenses cover can be included in your Home Insurance, provided by Arc Legal Assistance Ltd and Legal Insurance Management Ltd and is underwritten by Royal & Sun Alliance Ltd
	Landlords Insurance	Paymentshield Limited (operating a panel of insurers who all use a common insurance policy wording). Insurers are AXA Insurance UK plc, Highway Insurance Company Limited T/A LV= Broker, Royal & Sun Alliance Insurance plc and UK General Insurance Limited Optional Landlords Emergency cover, Legal Expenses cover, and Rent Protection can be included with Landlords insurance, provided by Arc Legal Assistance Limited and Legal Insurance Management Ltd and is underwritten by Royal and Sun Alliance plc

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	Tenants Contents Insurance	<p>Paymentshield Limited (operating a panel of insurers who all use a common insurance policy wording). Insurers are AXA Insurance UK, Highway Insurance Company Limited T/A LV= Broker, Royal & Sun Alliance Insurance plc and UK General Insurance Limited</p> <p>Optional Tenant's Legal Expenses can be included with Tenant's Contents Insurance provided by Motorplus Limited t/a Coplus and underwritten by Allianz Insurance plc</p>
Non-Standard Household Insurance	Non-Standard Home Insurance	CETA Insurance Ltd (operating a panel of insurers with individual policy terms). Insurers are Amtrust Europe Limited, Arkel Limited, Covea Insurance plc, Geo Services (Ardonagh Group), Legal Insurance Management Limited, Midas Underwriting Ltd, Pen Underwriting Limited, Prestige Underwriting Services Limited, Royal & Sun Alliance Insurance plc
Accident & Sickness Insurance	MortgageProtector	Paymentshield Limited (underwritten by Covea Insurance plc)
Accident Protection	MetLife MultiProtect	MetLife Europe d.a.c