

Fracture Cover

Protecting against the cost of injury



Insured by AXIS Specialty London. The support and services are provided by Trusedoctor, a sister company of Further Underwriting International SLU

Protecting against the cost of injury

Fracture Cover can be added to life insurance, critical illness, income protection and rental protection policies.

Your clients can make **multiple claims per year with a maximum pay-out of £4,000**, for an additional monthly premium of:

£5.90





How fracture cover works

Your clients can make **multiple claims per year with a maximum pay-out of £4,000** – whether they have an accident where they sustain multiple injuries at one time, or they have multiple injuries in a 12-month period.

The cover applies to **19 different fractures, 9 different joint dislocations, Achilles tendon ruptures and knee ligament tears.**

The pay out you receive will depend on the injury.

There is no additional underwriting for this product, however we are not able to offer Fracture Cover if:

- Your client has osteoporosis or pseudarthrosis
- Your client gets rated on their protection policy because of a risky hobby or job
- If your client already has this benefit on another Legal & General policy.

If fracture dislocation, tendon rupture or ligament tear occur as a result of certain sports or extreme sports, this is not covered.

See policy document for full details of injuries and what is and isn't covered in terms & conditions.



Annual product renewals and price reviews

Every 12 months we will write to your client in advance, to let them know their policy is up for renewal and if there is any change to the price.

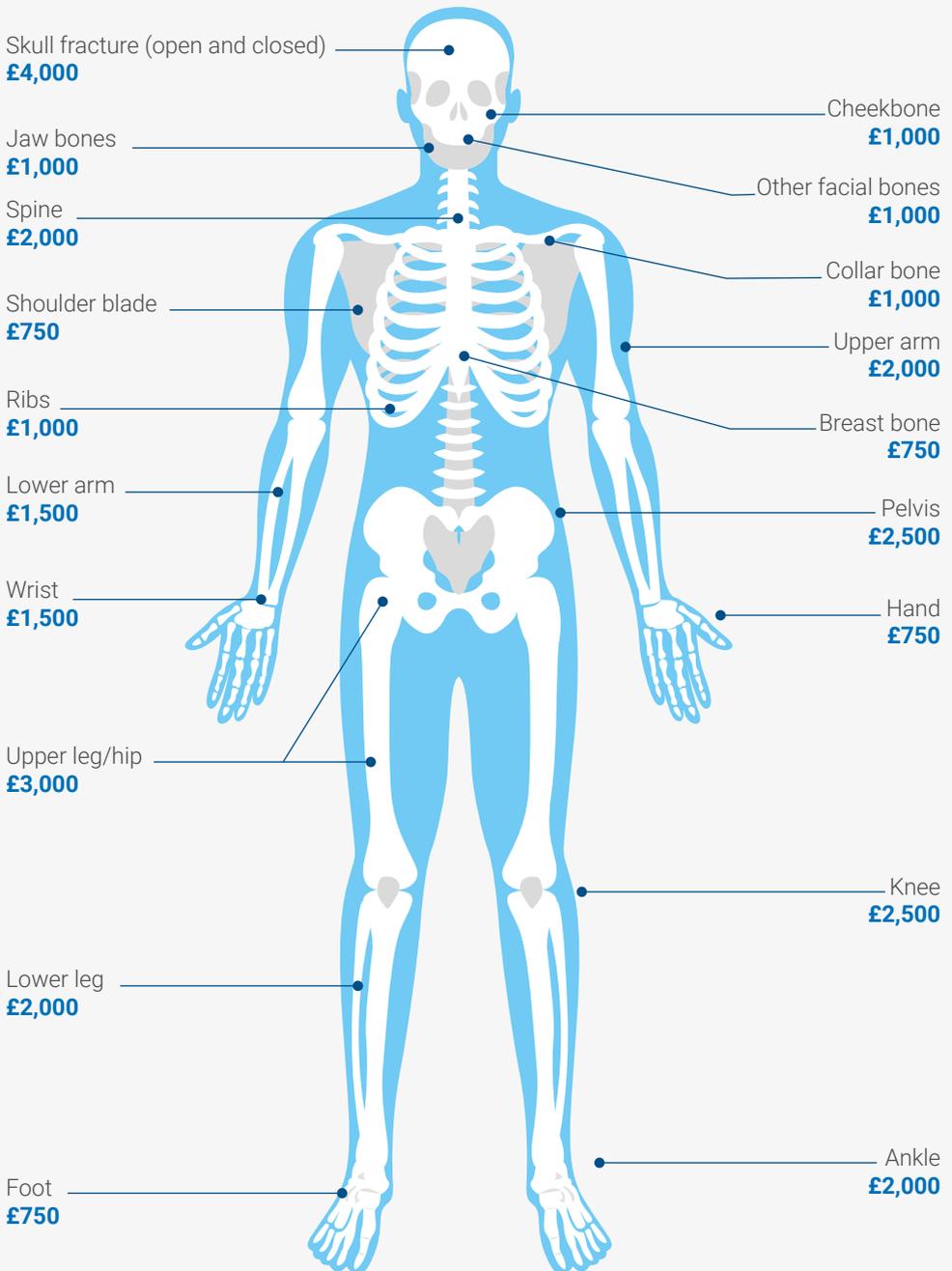
When your client takes out the policy, it will default to an automatic renewal. However, they can choose not to automatically renew.

For clients continuing with automatic renewals, we'll write to them letting them know we're renewing their Fracture Cover unless they instruct us not to.

For clients who choose not to automatically renew, we'll write to them asking if they want to keep Fracture Cover, and we will remove it from their core product if they do not reply.

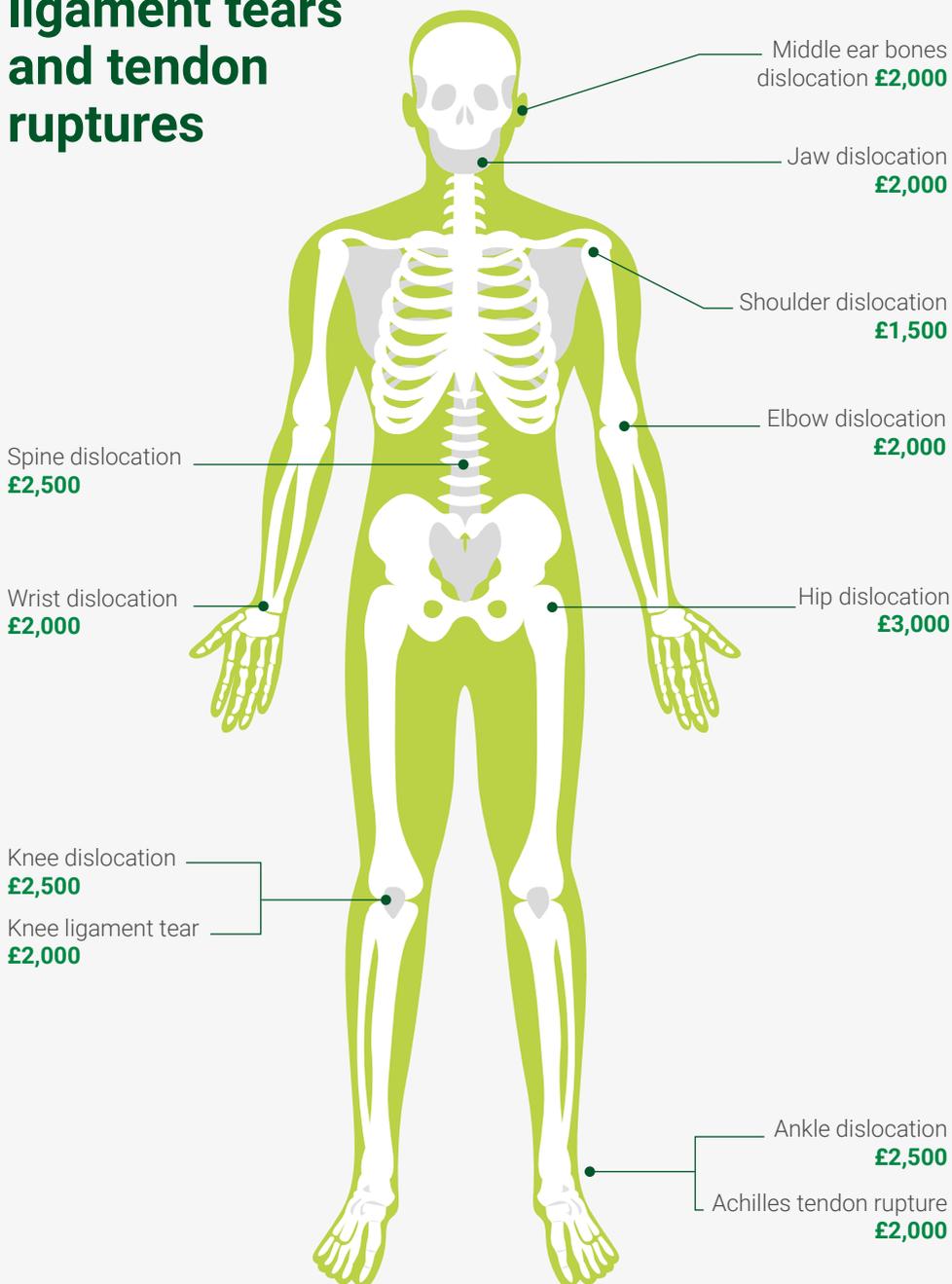
Fracture Cover cannot be added to Whole of Life Protection Plan or Independent Critical Illness policies.

Fractures



See policy booklet and terms & conditions for full details of injuries and what is and isn't covered.

Dislocations, ligament tears and tendon ruptures



See policy booklet and terms & conditions for full details of injuries and what is and isn't covered.

Further details

For more information about Fracture Cover,
you can visit our dedicated page:

legalandgeneral.com/fracture-cover

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1923-3 10/23

