Everyone's different

We understand everyone's unique. That's why our protection proposition isn't one size fits all.

Our range of flexible cover options gives your clients choice, so you can be confident you're helping them get protection that's as individual as they are. And with our sales tools and support, we can help you provide the tailored advice your clients value.

Tailored protection

Mix and match covers

You can use our Personal Menu Plan and Business Menu Plan to mix and match covers (Life Cover, Critical Illness Cover, Life or Critical Illness Cover and Income Protection). It's a simple way to create a protection plan that suits each client's needs and budget.

Wide-ranging protection for greater peace of mind

Our comprehensive Critical Illness Cover includes 78 conditions. 46 of these pay the full amount of cover, including our most common reasons for claims. We also have 32 additional conditions, including 17 for early forms of cancer.

Paying claims earlier

Because we want to pay claims more quickly, we've also added advanced surgery benefit. This means we pay out as soon as your client is on an NHS waiting list for surgery for any of the 14 types of surgery we cover under our full payment conditions.

Flexible family cover

Your clients can add Enhanced or Standard Children's Critical Illness Cover to their own Critical Illness Cover. If their priorities change, they can simply add, remove, or change this cover at any time.

We also have a Children's Critical Illness Cover Conversion Option with our Enhanced Children's Critical Illness Cover. This means within 6 months of the children's cover ending the child can take out their own Critical illness Cover up to a maximum of £50,000, without medical underwriting. This option isn't available if we've already paid a critical illness claim for the child.

Income Protection with more choice

Our Income Protection includes fracture cover and hospitalisation payment. As well as a choice of deferred periods, we offer 1, 2 and 5 year payment periods, as well as full term.

Helping more of your clients get cover

Our tailored Diabetes Life Cover offers life insurance for clients who might find it difficult to get protection.

Free cover

Your clients are covered once we've received their completed application form and direct debit details – before their plan has officially started. This can be useful for plans tied to a mortgage completion date.

Supporting your clients' wellbeing

Helping Hand is included with all our Menu plans.

It includes a wellbeing support service which gives the plan owners online access to a range of hand-picked early care medical services, so they have help and advice to stay healthy.

And if the plan owner, or their partner and children, are going through a difficult time, such as a serious illness, injury or bereavement, Helping Hand will also be there to offer support – even if they don't make a claim. Helping Hand is there for your clients, whichever stage in life they're at, and as a plan owner it doesn't cost them anything extra to use.

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 client's insurance contract with us, so can be amended or withdrawn at any time. This means that your client or their family's access to these services could be amended or withdrawn by us in the future.

Lifestyle review
If your client changes their lifestyle then they can ask for a lifestyle review. For example, if they've stopped smoking we may be able to reduce their premium.

Tools and support

Tools for better protection conversations
Your clients benefit from your advice and expertise – and we're committed to helping you build strong, lasting relationships with them. To help you talk to clients about protection, our popular pre-sales underwriting tool gives you accurate indicative decisions online 24/7. Our Marketing Studio lets you access branded marketing materials, including personalised risk reports, so you can make them your own.

Technical support and education
We've created a dedicated hub to help you meet your ongoing Insurance Distribution Directive (IDD) requirements. Build up your CPD hours, with a wide range of bite-sized articles and webinars on a variety of topics.

Here for you
Our Business Support Unit provides a handy, one-stop shop for help with best advice systems, portals and our own online service. You can also access support from your sales consultant, and business development ideas through our adviser blog and webinar programme.

A personalised service

Support when you need it
We know how much your clients value the tailored service you provide. And we believe you deserve the same personal service from us. As well as named case managers, you'll have a direct line to underwriters and full support from business development managers. It's how we can make sure that when you need answers, help and information you get them from a real person.

A proven claims track record
If your clients ever need to make a claim, they can be confident that we'll pay out, and handle their claim with care and attention. We paid 98.7% of claims in 2024, helping 65,385 customers and their families.[1]

1 Source: Royal London UK Protection business claims paid 2024

Award winning service
Our personal approach, tools and support are backed by our award winning service – recognised at the Financial Adviser Service Awards. But we're not stopping there – we're always looking for new ways to help and support you.

Our innovative underwriting means fast decisions – it's immediate, for more than three quarters of cases. And we've added new features to our online service, to make your experience even better. These include easy status checks for your applications, and the option to download your client pack. You can also set up an online trust which can be used for new and existing clients. And our beneficiary nomination feature offers a simpler alternative to trusts for clients whose situation is more straightforward – giving them peace of mind their payout will go to the right person when they die.

Visit **adviser.royallondon.com/protection** to find out more or speak to your usual Royal London contact.

18 61

Royal London
royallondon.com

We're happy to provide your documents in a different format, such as braille, large print or audio. Just ask us when you get in touch.