

## Insurance Proposition Summary

March 2021

Product type	Product name	Provider
Whole of life assurance	Zurich Whole of Life Plan	Zurich Assurance Ltd
Term life Assurance	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
	Flexible Protection Plan – Life Protection	Liverpool Victoria Financial Services Limited
	Real Life	Exeter Friendly Society Limited
	Managed 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
	Flexible Protection Plan - Life & Critical Illness	Liverpool Victoria Financial Services Limited
	Personal Protection Plan	Vitality Life Limited
	Personal Protection	Zurich Assurance Ltd
Income protection Insurance	Income Protection+	Aviva Life and Pensions UK Limited
	Living Costs Protection	Aviva Life and Pensions UK Limited
	Income Protection	Legal & General Assurance Society Limited
	Flexible Protection Plan - Income Protection	Liverpool Victoria Financial Services Limited
	Flexible Protection Plan - Personal Sick Pay	Liverpool Victoria Financial Services Limited
	Income One Plus	Exeter Friendly Society Limited
	Pure Protection Plus	Exeter Friendly Society Limited
	Personal Protection Plan	Vitality Life Limited
	Income Protection	Zurich Assurance Ltd

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Household Insurance	Home Insurance	<p>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, Fairmead Insurance Limited, Prestige Underwriting Services Limited, Royal &amp; Sun Alliance Insurance plc, UK General Insurance Limited, Zurich Insurance PLC</p> <p>Optional Home Emergency cover and/or Legal Expenses cover can be included in your Home Insurance, provided by Property Guard, a trading name of Motorplus Limited and underwritten by Astrenska Insurance Limited for Home Emergency and Allianz Insurance plc for Legal Expenses.</p>
	Landlords Insurance	<p>Paymentshield Limited (operating a panel of insurers who all use a common insurance policy wording). Insurers are AXA Insurance UK plc, Fairmead Insurance Limited, Royal &amp; Sun Alliance Insurance plc and UK General Insurance Limited</p> <p>Optional Landlords Emergency cover, Legal Expenses cover, and Rent Protection can be included in your Landlords Insurance, provided by Arc Legal Assistance Limited</p>
	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 &amp; Sun Alliance Insurance plc and UK General Insurance Limited</p> <p>Optional Tenants Liability can be included in your Tenants Contents Insurance</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, Ocaso S.A., 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