

Insurance Proposition Summary

April 2019

Product type	Product name	Provider
Whole of life assurance	Zurich Whole of Life Plan	Zurich Assurance Limited
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 Friendly Society Limited
	Real Life	The Exeter Friendly Society Limited
	Managed Life	The Exeter Friendly Society Limited
	VitalityLife Plan VitalityLife Essentials Plan Mortgage Plan	VitalityLife Limited
	Personal Protection	Zurich Assurance Limited
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 Friendly Society Limited
	VitalityLife Plan VitalityLife Essentials Plan Mortgage Plan	VitalityLife Limited
	Personal Protection	Zurich Assurance Limited
	Income protection insurance	Income Protection+
Living Costs Protection		Aviva Life and Pensions UK Limited
Income Protection		Legal & General Assurance Society Limited
Flexible Protection Plan - Income Protection		Liverpool Victoria Friendly Society Limited
Flexible Protection Plan - Personal Sick Pay		Liverpool Victoria Friendly Society Limited
Income One Plus		The Exeter Friendly Society Limited
Pure Protection Plus		The Exeter Friendly Society Limited
VitalityLife Plan VitalityLife Essentials Plan Mortgage Plan		VitalityLife Limited
Income Protection		Zurich Assurance Limited

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Product type	Product name	Provider
Household insurance	Home Insurance	<p>Paymentshield (operating a panel of insurers who all use a common insurance policy wording). Insurers are AXA Insurance UK, Geo Personal Lines, Household, Highway Insurance Company Limited T/A LV= Broker, Legal & General Insurance Limited, Prestige Underwriting Services Limited, Royal & Sun Alliance, UK General Insurance, Zurich Insurance</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 UK General Insurance Limited on behalf of Great Lakes Reinsurance (UK) SE</p>
	Landlords Insurance	Paymentshield (operating a panel of insurers who all use a common insurance policy wording). Insurers are AXA Insurance UK, Geo Personal Lines Let Property, Legal & General Insurance Limited, Royal & Sun Alliance
Accident, sickness & unemployment insurance	MortgageProtector	Paymentshield (underwritten by Covea Insurance)
	IncomeShield	Paymentshield (underwritten by Covea Insurance)
Accident protection	MetLife MultiProtect	MetLife Europe d.a.c