

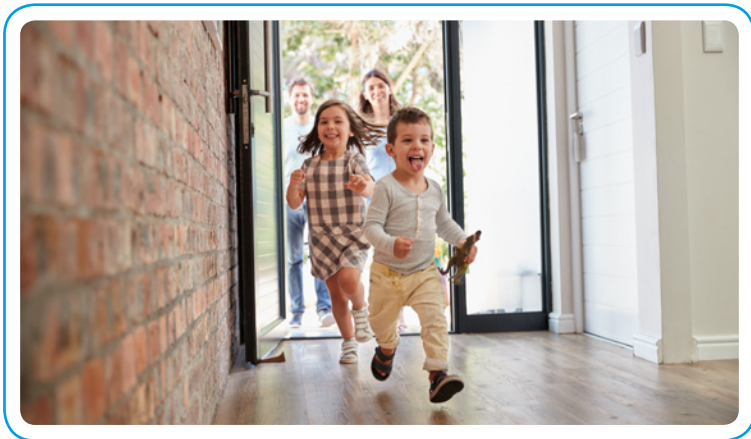
Because it's more than just a roof over your head

Rental Protection Plan
could help pay the rent on your home when you can't.

Your rented property is more than just the place you live, it's your home

Have you ever thought how you'd cover the cost of your rent if you were to become ill or injured and were unable to work?

Legal & General's Rental Protection Plan can help provide some financial security for you or your family, should the worst happen, with a monthly benefit which could be used to help pay the rent.



Why it's important to be protected



If you have a **12 month** lease you're committed to pay that amount.



Employers only have to pay you statutory sick pay for up to **28 weeks**.



Going into arrears could affect your chance of having a new tenancy agreement or mortgage.



UK rents are expected to climb by **15% over** the next five years.



Asking rents are at a record high of **£817** per month, in London it was **£2,059**



Renters spend **40%** of their income on housing costs, double what owner-occupiers pay.

Rental Protection Plan is a great way to protect yourself, or the ones you love should the unexpected happen during the length of the plan.

Choose the cover that suits you

Everyone has different needs. That's why Legal & General offer three different offerings within the plan. Your adviser can help you choose the protection that fits your lifestyle.

Rental Income Protection Benefit*

Designed to provide a regular monthly benefit which could be used to help cover rent payments if you can't work due to incapacity caused by an illness or injury resulting in a loss of earnings, during the length of the plan.

- The monthly benefit could be used to help towards covering living expenses such as utilities, medical bills, childcare, and any other monthly outgoings.
- Specific rental-based option which allows you to increase the benefit amount if your rent increases. Conditions apply.
- Stepped Benefit offering the choice of two deferred periods and two levels of cover, may help if continuing income from your employer reduces over time.
- Our Low Cost Option provides a way of keeping the premiums down as the maximum claim duration is restricted to 24 months. Multiple claims can be made.
- Income Guarantee could help protect your chosen monthly benefit.
- Hospitalisation Benefit also included which provides cover if you have to stay in hospital for more than 7 consecutive nights during your deferred period. Up to a maximum of £150 per night.
- Rehabilitation Support Service included as standard, offers health assessments, rehabilitation support and advice, to help guide you back to good health.

What if I stop renting and take out a mortgage? It's easy to switch.

In the event that you no longer rent a property as a result of taking out a mortgage, you have the option to change this policy to our Income Protection Benefit plan without the need for further medical information. Terms and conditions apply.

Rental Life Insurance**

Designed to provide a regular monthly benefit in the event of your death during the length of the plan. This could be used by your surviving family to help cover rent payments.

- Can be used to help pay your rent or help protect your family's lifestyle and everyday living expenses.
- Specific rental-based option which allows you to increase the benefit amount if your rent increases. Conditions apply.
- Includes Terminal Illness Cover (life expectancy of less than 12 months)
- The option to receive a commuted lump sum at claim as opposed to monthly benefits.

Rental Life Insurance with Critical Illness Cover**

Designed to provide a regular monthly benefit in the event of your death or diagnosis of a specified critical illness, during the length of the plan. This could be used by your surviving family to help cover rent payments.

- Includes all existing Family and Personal Income Plan with Critical Illness Cover plan benefits.
- Option to receive a commuted lump sum at claim as opposed to monthly benefits.
- Children's Critical Illness Cover comes as standard during the length of the plan. T&Cs apply.
- Includes Terminal Illness Cover (life expectancy of less than 12 months).
- Specific rental-based option which allows you to increase the benefit amount if your rent increases. Conditions apply.

A suite of Nurse Support Services included as standard on all 3 offerings. Support for a variety of areas such as mental health, bereavement and serious illness. This service is provided by RedArc Assured Limited.

* As with all insurance policies, limitations and exclusions apply. For example, this plan does not include unemployment cover therefore will not pay out if you become unemployed. Tax laws may change which could affect the monthly benefit our plan pays out.

*The monthly benefit may affect your claim to some means-tested state benefits. Your entitlement to employment related non-means tested state benefits (such as contributory Employment and Support Allowance) shouldn't be affected. However, state benefit rules may change.

** Life Insurance is not a savings or investment plan and has no cash in value at any time. Applicable to Rental Life Insurance, and Rental Life Insurance with Critical Illness Cover.

Terms & conditions apply.
Speak to your Adviser for further detail.



The benefits of taking out our Rental Protection Plan



Our Rental Life Insurance helps to ensure your family stays in the house after you've passed away.



Gives you the ability to increase cover if rent costs increase. Eligibility criteria applies.



Provides a monthly benefit which could help cover rent if eligible to claim during length of the plan.



Offers flexibility to select the benefits that meets your needs and budget. Speak to your adviser for suitable options.



Our Rental Income Protection Benefit includes Rehabilitation Support Service as standard



Access to a range of support such as mental health and serious illness, with our Nurse Support Service. Provided by RedArc Assured Limited.

Legal & General Assurance Society Limited.

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We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

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