

What is Umbrella Benefits?

Our package of five added-value services and optional benefits are ready to help protect against the unexpected.

- ✓ Included as standard
- + Optional extra



For more information visit:
adviser.legalandgeneral.com/umbrella-benefits



Wellbeing Support

Provided by RedArc Assured Limited, clients can phone a registered RedArc nurse for personalised support with mental health, illness and injury recovery, menopause and more.



Rehabilitation Support Service

Gives your clients access to our UK-wide team of clinical healthcare experts, to support their quicker return to work following a valid claim. It's included as standard on our income protection products.



Care Concierge

A confidential phone line that helps clients and their loved ones find and fund later life care. Clients can get further support on the digital platform.



Private Diagnostics

Following a referral, clients get fast access to virtual consultations and in-person testing with some of the UK's top cancer, cardiac and neurosurgical consultants, with results in just a few weeks. Available for an extra £4.50 per month.



Fracture Cover

Clients are paid a cash sum to help with the cost of injury. Covers 19 types of fractures and nine types of joint dislocations. Available for an extra £5.90 a month.

Fracture Cover and Private Diagnostics can't be added to Whole of Life Protection Plan, Independent Critical Illness policies or Business Protection policies. Insured by AXIS Speciality London. Support and services are provided by Trustedoctor, a sister company of Further Underwriting International SLU.

Care Concierge is available to all Annuity, Later Life Mortgage, Retirement Income and Group Protection customers. It's only available to Retail Protection customers who've had a protection policy since 20 July 2023.