Insurance Proposition Summary

Product type	Product name	Provider
Whole of Life Assurance	Whole of Life Insurance+	Aviva Life and Pensions UK Limited
	Whole of Life Protection Plan	Legal & General Assurance Society Limited
	Pegasus Whole of Life Plan	The Royal London Mutual Insurance Society Limited
	Whole of Life Cover	Vitality Life Limited
	Whole of Life Plan	Zurich Assurance Ltd
Term Life Insurance	Life Insurance+	Aviva Life and Pensions UK Limited
	Life Protection	Guardian Financial Services Limited (an appointed representative of Scottish Friendly Assurance Society)
	Life Essentials	Guardian Financial Services Limited (an appointed representative of Scottish Friendly Assurance Society)
	Life Insurance	Legal & General Assurance Society Limited The support and services are provided by Trustedoctor, a sister company of Further Underwriting International SLU
	Flexible Protection Plan – Life Protection	Liverpool Victoria Financial Services Limited
	Real Life	Exeter Friendly Society Limited
	Personal Menu Plan – Life Cover	The Royal London Mutual Insurance 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 Essentials	Guardian Financial Services Limited (an appointed representative of Scottish Friendly Assurance Society)
	Critical Illness	Legal & General Assurance Society Limited The support and services are provided by Trustedoctor, a sister company of Further Underwriting International SLU.
	Flexible Protection Plan - Life & Critical Illness	Liverpool Victoria Financial Services Limited
	Personal Menu Plan – Critical Illness Cover	The Royal London Mutual Insurance Society Limited
	Personal Protection Plan	Vitality Life Limited
	Personal Protection	Zurich Assurance Ltd
	Income Protection+	Aviva Life and Pensions UK Limited

Insurance Proposition Summary

Product type	Product name	Provider
Income Protection Insurance	Living Costs Protection	Aviva Life and Pensions UK Limited
	Income Protection	Guardian Financial Services Limited (an appointed representative of Scottish Friendly Assurance Society)
	Income Protection	Legal & General Assurance Society Limited The support and services are provided by Trustedoctor, a sister company of Further Underwriting International SLU.
	Rental Income Protection	Legal & General Assurance Society Limited The support and services are provided by Trustedoctor, a sister company of Further Underwriting International SLU.
	Flexible Protection Plan - Income Protection	Liverpool Victoria Financial Services Limited
	Flexible Protection Plan - Personal Sick Pay	Liverpool Victoria Financial Services Limited
	Income First	Exeter Friendly Society Limited
	Personal Menu Plan – Income Protection	The Royal London Mutual Insurance Society Limited
	Income Protection	Vitality Life Limited
	Income Protection	Zurich Assurance Ltd
Household Insurance	Home Insurance	Paymentshield Limited (operating a panel of insurers who all use a common insurance policy wording). Insurers are: ○ Ageas Insurance Limited ○ AXA Insurance UK plc ○ Highway Insurance Company Limited T/A Allianz ○ Integra Insurance Solutions Ltd ○ Tradex Insurance Company PLC Optional Home Emergency cover and/or Legal Expenses cover can be included in your Home Insurance, provided by Arc Legal Assistance Ltd and Legal Insurance Management Ltd and is underwritten by Royal & Sun Alliance Insurance Ltd

Insurance Proposition Summary

Product type	Product name	Provider
	Landlords Insurance	Paymentshield Limited (operating a panel of insurers who all use a common insurance policy wording). Insurers are: o Arkel Underwriting (on behalf of AmTrust Speciality Limited) o AXA Insurance UK plc and o Highway Insurance Company Limited T/A Allianz Optional Landlords Emergency cover, Legal Expenses cover, and Rent Protection can be included with Landlords insurance, provided by Arc Legal Assistance Limited and Legal Insurance Management Ltd, and is underwritten by Royal & Sun Alliance Insurance Ltd
	Tenants Contents Insurance	Paymentshield Limited (operating a panel of insurers who all use a common insurance policy wording). Insurers are: o AmTrust Specialty Limited o Highway Insurance Company Limited T/A Allianz o Tradex Insurance Company PLC Optional Tenant's Legal Expenses can be included with Tenant's Contents Insurance provided by Motorplus Limited t/a Coplus and underwritten by Allianz Insurance plc
Non-Standard Household Insurance	Non-Standard Home Insurance	CETA Insurance Ltd (operating a panel of insurers with individual policy terms). Insurers are: o Arkel Underwriting (a trading style of Arkel Limited) o Covea Insurance plc o Greystone (a trading style of Beazley Furlonge Ltd) o Pen Underwriting Limited (a Managing General Agent (MGA) of the insurers) o Prestige Underwriting Services Limited
Accident, Sickness & Unemployment Insurance	Mortgage Protection	Paymentshield Limited (underwritten by AmTrust Speciality Limited)
Accident Protection	MultiProtect	MetLife Europe d.a.c
	ChildShield	MetLife Europe d.a.c
	ChildShield Plus	MetLife Europe d.a.c