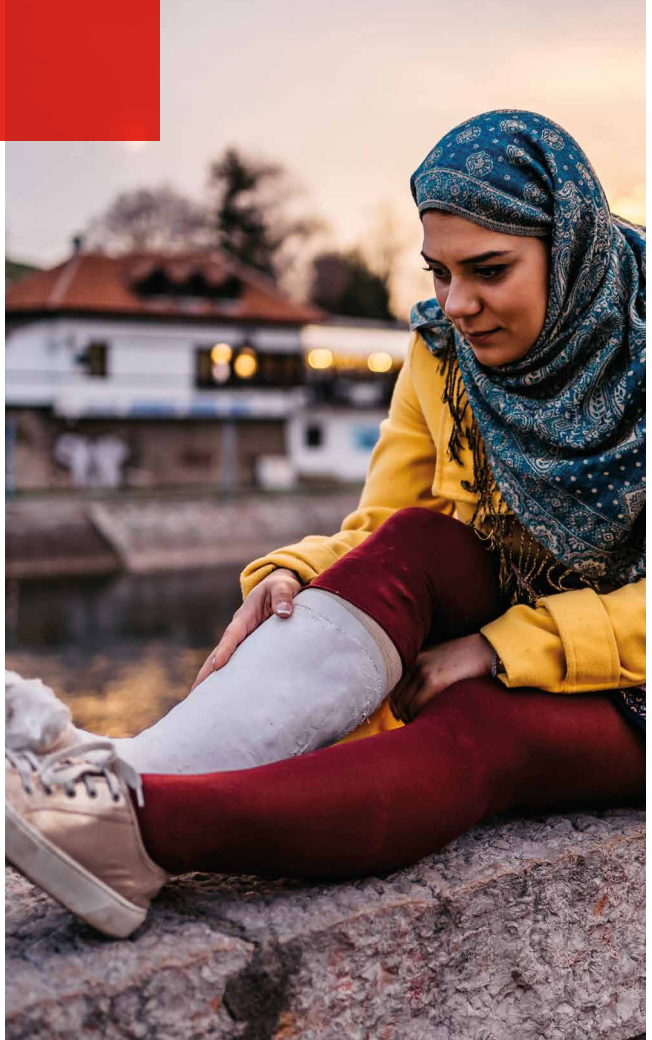


# Fracture Cover

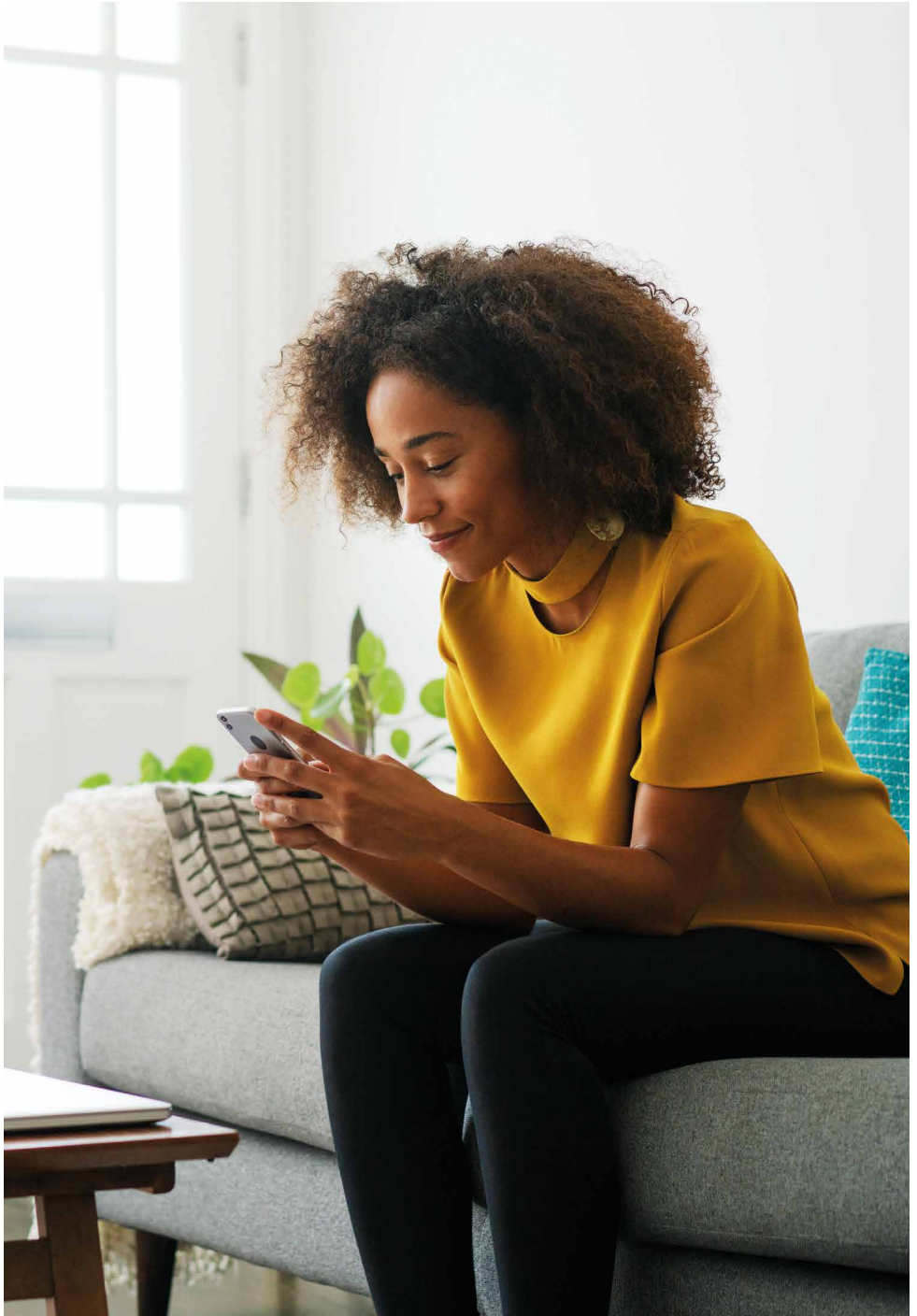
Protecting  
against the cost  
of injury



Insured by AXIS Specialty London.  
The support and services are provided by Trustedoctor, a  
sister company of Further Underwriting International SLU

# What's inside?

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# Protecting against the cost of injury

Anyone can have an injury - whether a slip on the stairs, car crash, or fall outdoors. It can be worrying to be involved in an accident and forced out of action for a while. A sudden injury could require time off work, extra childcare, expensive travel costs, and even equipment to support your mobility.

Not everyone would receive sick pay from an employer. And even if you did – the extra expenses may not be affordable without the cash sum that fracture cover can provide.

**Fracture Cover is here to help.**



# Fracture Cover in a nutshell

**Fracture Cover is an optional benefit that's added to a Legal & General personal protection policy\* for an additional £5.90 per month.**

Your policy will automatically renew each year unless you tell us you no longer want Fracture Cover. We'll also review our prices annually and will let you know if there are any changes in advance.

When you're protected with fracture cover, if you sustain one of the specified injuries – see pages 8-9 for full details – you can make a claim to receive a cash sum.

The pay-out could help meet some of the extra bills associated with injury.

Our aim is to remove some of the stress from your situation - so you can recover and heal, with the peace of mind that you have financial support in place to meet your needs.

\*Fracture Cover can't be added to Whole of Life Protection Plan or Independent Critical Illness policies.



# How Fracture Cover works

Fracture Cover is **added to your personal protection when you take out your policy, for an additional sum of just £5.90 per month**. You'll have the opportunity to renew your cover each year, and we'll review our prices annually too, letting you know in advance if there are any changes.


**You can make multiple claims per year with a maximum pay-out of £4,000** – whether you have an accident where you sustain multiple injuries at one time, or you have multiple injuries in a 12-month period.

The pay out you receive will depend on the injury.

The cover applies to **\*19 different fractures, 9 different joint dislocations, Achilles tendon ruptures and knee ligament tears**.

If you make a claim on your fracture cover, **it doesn't affect your main policy**.

See policy booklet and terms & conditions for full details of injuries and what is and isn't covered.



If you have Income Protection and are unable to work due to injury - you may be able to make a claim on that policy too.

# Fractures

Skull fracture (open and closed)  
**£4,000**

Jaw bones  
**£1,000**

Spine  
**£2,000**

Shoulder blade  
**£750**

Ribs  
**£1,000**

Lower arm  
**£1,500**

Wrist  
**£1,500**

Upper leg/hip  
**£3,000**

Lower leg  
**£2,000**

Foot  
**£750**

Cheekbone  
**£1,000**

Other facial bones  
**£1,000**

Collar bone  
**£1,000**

Upper arm  
**£2,000**

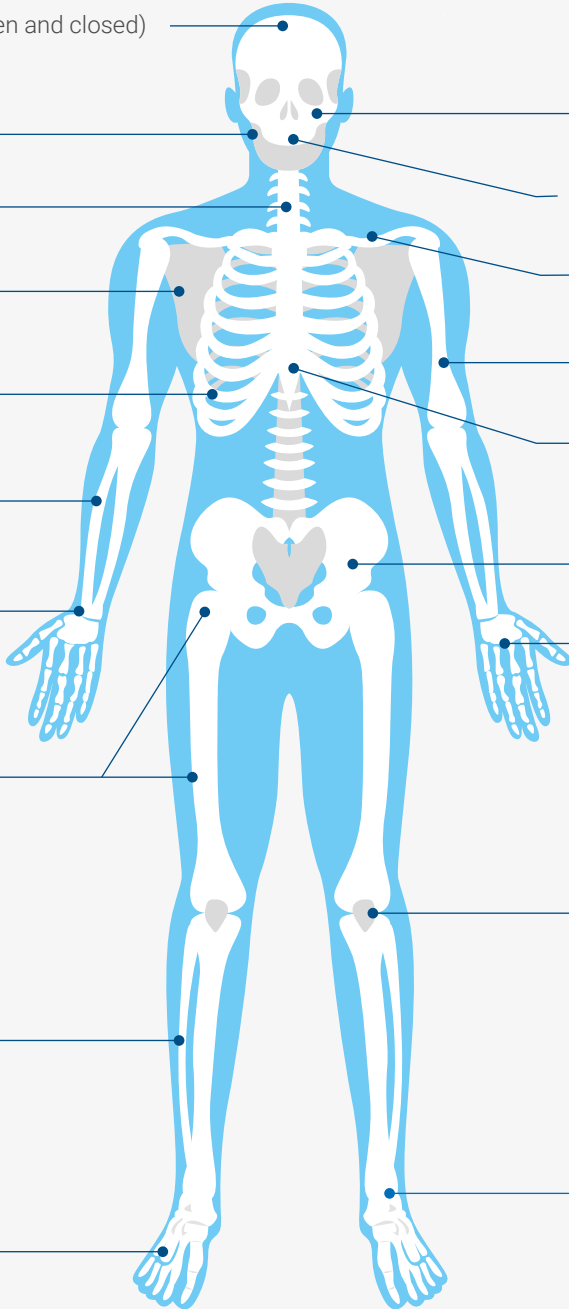
Breast bone  
**£750**

Pelvis  
**£2,500**

Hand  
**£750**

Knee  
**£2,500**

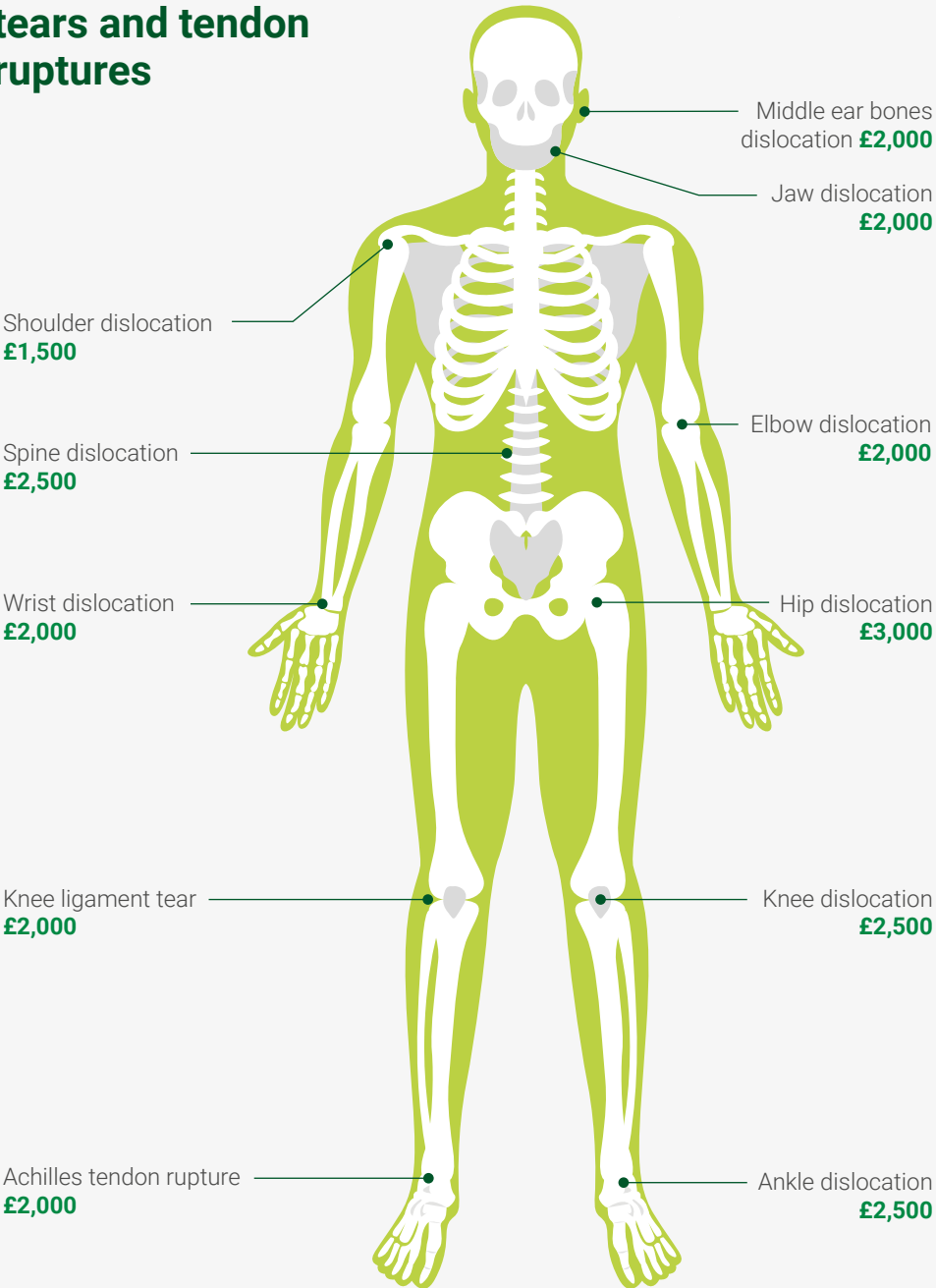
Ankle  
**£2,000**



\*See policy booklet and terms & conditions for full details of injuries and what is and isn't covered.



# Dislocations, ligament tears and tendon ruptures



\*See policy booklet and terms & conditions for full details of injuries and what is and isn't covered.

# What's not covered?

- Claims for injury occurring within the first 7 days of taking out the policy, or any fractures that happened before the policy start
- Fractures that are medically described as: Avulsion, Hairline, Fatigue, Chip, Micro or Stress fractures
- Any claim where the injury occurs in the presence of osteoporosis or pseudarthrosis
- When an injury is self-inflicted
- Injuries that occur as a result of a cosmetic surgical procedure
- When you're living abroad and don't get a diagnosis in one of the countries we accept

## Injuries sustained during the following activities are not covered:

- Football
- Extreme sports including, but not limited to, mountain boarding, parkour, cliff jumping, coasteering or base jumping
- Gaelic football, hurling or shinty
- Horse riding
- Martial arts, boxing or cage fighting
- Motor car or motorcycle sport
- Mountaineering, rock climbing, abseiling, caving or potholing
- Off road mountain biking or BMX
- Private flying, gliding, paragliding or parachuting
- Rugby
- Skiing or snowboarding.

\*See policy document for full details of injuries and what is and isn't covered in terms & conditions.



# Need to make a claim?

Once Fracture Cover is added to your policy, you'll receive an email from Trusteddoctor to invite you to set up your profile in your customer dashboard. You can do this through the Trusteddoctor website.

Once you've set up your profile you will be able to make a claim if you need to. Trusteddoctor will keep you informed of your claim progress via your dashboard and via email.

You can set up your profile and make a claim at:  
[www.trusteddoctor.com/landg-fracture-cover](http://www.trusteddoctor.com/landg-fracture-cover)

# Need more information?

If you have any questions or need more information, please get in touch with your adviser.

**Legal & General Partnership Services Limited**

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