



5 Star Rated Combined Life & Critical Illness Cover from LV=

We have improved four of our CI definitions from the current ABI standard to ABI+ definitions:

- **Aorta Graft Surgery** - enhanced to now cover traumatic injury as well as disease to the aorta
- **Coma** – removed the need for the insured to require life support systems for a continuous period of 96 hours
- **Heart Attack** – removed the need for the insured to experience “typical symptoms” (such as chest pain)
- **Third Degree Burns** – enhanced to payout if 50% of the face/head is burnt or 20% of the body's surface area

By making these changes we've been awarded a coveted **5 Star Defaqto Rating**, which means that our Combined Life & Critical Illness cover is now one of the best policies available in the market.



More good reasons to choose LV=

- No standard exclusions
- Dedicated large case team
- Premium reductions for Cancer exclusions
- Free children's cover included
- Free support service when your client needs to make a claim

Take advantage now!

You can get quotes:

- from all the main portals
- by visiting www.LVadviser.co.uk
- by contacting your dedicated LV= Account Manager