

## Royal London updates their Income Protection product



Royal London has made changes to its Income Protection policy to offer more benefits and an increased amount of cover.

The maximum benefit allowed has now been increased to 65% of the first £15,000 plus 55% thereafter up to a maximum of £250,000.

They have also introduced new features such as fracture cover, hospitalisation payments and an additional payment on death.

**Fracture Cover** – this will pay out up to £4000 per claim in a 12 month period

**Hospitalisation Payment** – a payment of £100 per night spent in hospital during the deferred period after 6 consecutive days in hospital

**Back to Work Payment** – a percentage of the monthly benefit is paid after the client returns to work for the first 2 months. Only applicable for certain deferred periods.

LifeQuote has updated the calculation on our Income Protection quotes to reflect the new limits.

Terms and Conditions do apply so for more information please click [here](#).

For further information please contact the LifeQuote Adviser Support team on 01243 791199.

Best regards,  
LifeQuote Team  
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