

Your questions answered

What makes someone a member of LV=?

Anyone can become a member of LV= by owning a **member-qualifying product** with us. This may include policies we no longer sell and the ones we do now. LV= Equity Release customers aren't members as these products are provided by a subsidiary LV= company.

Those with a general insurance product (for example car and home insurance) are customers of LV= General Insurance that is a separate company and a wholly owned subsidiary of Allianz Holdings plc.

If I'm a member, what does that mean?

You're entitled to have a say on the way your mutual is run and vote on our Resolutions, including the appointment and re-appointment of directors to your Board, at our Annual General Meeting (AGM). You also have access to a range of member benefits.

More information about LV= membership can be found at [LV.com/members](https://lv.com/members)

What's an AGM?

It's a yearly event that allows our members to have a say on the way their mutual is run. AGMs are usually held by official bodies, clubs and financial institutions, not only as a legal requirement but because it's written into their constitution or is the right thing to do.

Why do you have an AGM?

We have an AGM so our members can have a say on key matters affecting the business. We have a legal obligation to let members know, in advance, when the Meeting is being held and give them the chance to cast their votes and attend the Meeting.

What makes a member eligible to vote?

Members eligible to vote must be over 18 and have held a member-qualifying product for a full and continuous 12 months as of the date of the Meeting.

If I haven't received an AGM letter what should I do?

This year's information should arrive in the post or via email by Tuesday 26 May 2026. If you haven't received your notification by then, please email AGM@lv.com.

What's a proxy?

If a member is unable to attend a Meeting in person, they can nominate a proxy to vote on their behalf. This is very often the Chair of the Meeting or it could be someone else.

If you have a question for, or about, the AGM or your policy:

- Email us at AGM@lv.com.
- Find the department number you need on your policy documents or on our [website](#). For textphone first dial: 18001. Calls will be recorded for training and monitoring purposes.

