

LV= Legal & Wellbeing Advice Line

Exclusive member benefits and support
services for you



Exclusive benefits

Financial protection is about more than just paying a claim, that's why we offer all our protection customers free and unlimited access to a range of telephone support services, product discounts, as well as a chance to have a say in how the company is run.



The LV= Legal and Wellbeing Advice Line

The LV= Legal and Wellbeing Advice Line is available 24 hours a day, 7 days a week. It gives you direct access to legal advisers, counsellors and medical experts. This service is completely free and confidential, and you and your family can use it as many times as you need.

- **Legal advice** - The legal world can often seem daunting and confusing, not to mention expensive if you need to speak to a solicitor. The fear of an expensive legal bill can often mean people don't seek the right legal advice when they need it.
- **Health and medical support** - You'll have access to a team of trained medical professionals who can answer your questions, and offer you practical advice and support on anything from child and elderly care issues, to what to expect if you (or a member of your family) needs to have an operation.
- **Counselling Service** - Sometimes it's easier to talk to a stranger than to relatives or friends and counselling can help you find a solution if you're going through a difficult time and don't know who to turn to.

Our experienced counsellors will be able to give you advice on things like relationship difficulties, bereavement or stress. And to make things even easier, you can choose to work with the same counsellor on an on-going basis. Paying for private counselling can be very expensive, and waiting lists for the NHS can be long. With the LV= Legal and Wellbeing Advice Line you (and your family) will be able to speak to a qualified counsellor at a time convenient to you.

The LV= Legal and Wellbeing Advice Line means you can get answers to most legal issues, without the associated costs. Our legal advice service covers over 100 areas of law, including;

- **Personal** - wills, trusts, powers of attorney, probate and consumer rights
- **Employment** - unfair dismissal, redundancy and discrimination
- **Property** - nuisance neighbours, home purchase and access rights
- **General law** - motoring offences, debt advice and personal injury
- **Family law** - child maintenance, divorce and domestic violence

Member support fund

We understand that sometimes people can fall on hard times through no fault of their own. That's why we offer financial support to our members through our member support fund. The fund provides grants to help members who are suffering financially. It's managed by a small independent committee of LV= members who look at each individual request to determine if a grant can be given. You can apply for a grant through the LV= Legal and Wellbeing Advice Line, as long as you've been a member for more than 12 months.

Member discounts

All our members can get discounts on other LV= products including home, pet and travel insurance.

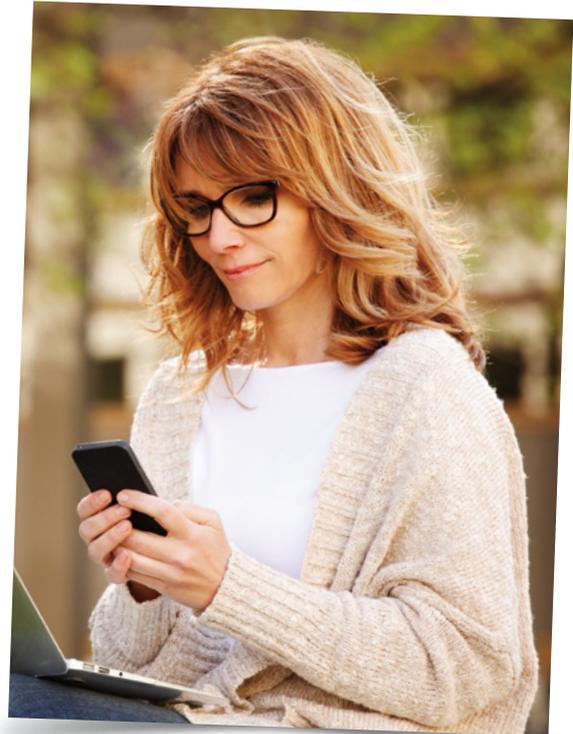
This support isn't just there for when you need to make a claim, it can help you with all sorts of everyday situations, as soon as your policy starts. Here's just one example of how it could help:

Claire's story

Claire was finding it really difficult to cope at work and was feeling constantly stressed and anxious. She called the LV= Legal and Wellbeing Advice Line to talk to someone and share her worries and concerns. Together, Claire and the counsellor talked about ways she could plan and prioritise her work, and get the right help and support from her colleagues and line manager. They also talked about practical ways she could handle her stress levels and achieve a comfortable work-life balance.

Claire felt much better after speaking to someone who understood how she felt and was relieved to know that if she needed to talk to someone again, she could call the helpline anytime.

This example is for illustrative purposes only



Working together

Annual General Meetings

Members' views help us to provide the best possible service and support and that's why all our members over the age of 18 are invited to our Annual General Meetings (AGM). Once you've been a member for 12 months or more you'll also be invited to vote at the AGMs on things like the election of a new board member.

LV= member panel

The member panel allows invited members to meet with our board and senior managers twice a year. They hear about our progress, and discuss and debate our strategy and the way we do things.

For more information please speak to your financial adviser.

How do I become a member?

It's simple, every single customer who takes out a protection policy including business protection, with LV= automatically becomes a member, and eligible for member benefits as soon as their policy starts. You'll receive information about how to use our member services with your policy documents and you'll also receive regular member emails if you provide us with your email address.

About us

We're the largest friendly society in the UK and because we're a mutual, we're owned by our members. We're here to make sure that our customers and members are looked after, and we've been successfully doing this since 1843 – so you know you're in safe hands.

Looking after our members is at the heart of everything we do.



Liverpool Victoria Friendly Society Limited: County Gates Bournemouth BH1 2NF.

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