

For financial adviser use only

Guide to writing high value cases with LV=

At a glance

All cases you send to us are important however, we know that some cases require a specialist approach. Our dedicated and experienced large case team are here to manage your high value cases, from start to finish.

We offer a proactive service, and if there are restrictions along the way, we'll do our best to find a positive outcome for you and your clients.



Direct access to our specialists

We know that you need to be able to speak to the right person at the right time, so we provide you with direct access to our specialist teams, including our underwriters. We'll contact you at each stage, keep you informed of any outstanding requirements, and answer your queries within one day.

Proactive case management experts

We provide you with dedicated underwriting support from the very start, including any pre-sales enquiries you have. This can significantly speed up your client's application, and ensure that they're on risk, at the best terms, as soon as possible.

We review each piece of medical evidence on the day of receipt or within 24 hours, and we underwrite on each piece of evidence as and when it comes in. We actively chase outstanding requests held up by GPs and other medical professionals.

We look at every case with a view to providing cover and we can, on a case by case basis, review options for non-standard term cases as well as price matching. This is offered on a bespoke basis so please speak to your LV= account manager to discuss this.

Flexible medical examination arrangements

For your clients who are asked to undertake a medical, if they can't be seen by their local GP, we'll arrange for them to be seen by a medical expert at a location convenient to them. We can do these by utilising our nationwide network of mobile healthcare specialists.

We can use existing medical evidence such as blood tests and health screenings, as long as the tests are clear and less than six months old.

To simplify your high value business protection applications, we only ask for your client's company accounts when their cover exceeds £3.5 million for life insurance and £1.5 million for critical illness insurance. And when we do need further financial information, where available, we'll download your client's latest reporting accounts directly from our third party provider.



Qualifying products and underwriting limits

These values apply to personal and business protection clients. All cases with a monthly premium of over £500 per month will automatically qualify. As well as the following:

Product	Cover amount
Life insurance (Term, Relevant Life Cover)	£1m+
Income protection	£5,000+ per month
Critical illness	£500,000+
Family Income Assurance	£1m+
Gift Inter Vivos	£1m+
Business Protection - Key Person cover (profit/loan protection)	£1m+
Business Protection - Shareholder cover	£1m+
Business Protection - Partnership cover	£1m+

Financial limits

Our competitive financial and non-medical underwriting limits mean less paperwork for you and a simpler process for your client.

- We won't request a financial questionnaire until cover is greater than £2.5m for life insurance, and £750,000 for critical illness cover*.

Non-medical limits

Our in-house tele-interview team allows us to offer some of the highest limits in the market, without the delays often caused when requesting external medical reports.

* If your client has existing policies with another provider, the financial questionnaire could be triggered earlier

Reasons to choose LV= for your high value business

- ✓ Our multi-skilled team of experienced specialists will manage all your high value cases (for personal and business protection) from start to finish
- ✓ We reply to your enquiries within one working day
- ✓ Our 'First Contact Resolution' principle enables us to resolve your new business queries directly, rather than passing you around different departments
- ✓ Our high medical and financial underwriting limits, meaning a simpler process for you and your client
- ✓ Our unique online tele-interview booking system means you (or your client) can choose a convenient time slot
- ✓ We don't routinely ask for third party signatures on our financial questionnaire for cover under £3.5m for life insurance and £1.5m for critical illness cover
- ✓ We're one of the only providers to offer a true 'one policy' Gift Inter Vivos product, saving you time, and making it simpler for your client with only one application throughout the life of the policy
- ✓ Our simple to use calculators to support you in demonstrating the need for insurance and recommending the right level of cover
- ✓ And of course, all cases submitted online qualify for an additional 10% lauto commission rate

LV= Large Case team

Telephone: 0800 678 1902 the team are available Monday to Friday between 8:30am to 6:30pm

Option 1: New or current applications, medical reports or fee enquiries

Option 2: Pre-Sale underwriting - medical and lifestyle applications

Email: Lctadmin@lv.com

For more information, please speak to your LV= Protection contact or visit us at lv.com/adviser



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