

The value of Free Cover

A real-life story of how Free Cover helped
a customer's family at a difficult time



Life can bring unexpected challenges, and clients can often worry about what tomorrow might bring. That's why our Personal Menu, Business Menu, Relevant Life and Pegasus Whole of Life plans include **Free Cover**. It gives your clients valuable protection straight away as their cover starts as soon as we receive the completed application, helping them feel reassured from day one.

Real-life example: Free Cover in action

In 2024, an adviser successfully arranged a Life and Critical Illness Cover plan for a client in their late forties. A year later, following a change to the client's mortgage, they reviewed the plan and agreed that additional Life and Critical Illness Cover was needed to reflect the client's updated financial commitments.

The adviser applied for the additional cover in May 2025. Later that same day, the client suffered a heart attack and sadly passed away just a few days later. As a result, the adviser contacted their usual Royal London representative to let us know they intended to NTU (not take up) the cover.

At this point, our ongoing relationship with the adviser became especially important. We were able to highlight that our **Free Cover** feature might apply and encouraged them not to NTU the plan. As a result, the client's family could claim on both the original Life and Critical Illness plan and the additional cover they had recently applied for.

We accepted and paid the claim for both plans, providing vital financial support for the client's family at an incredibly difficult time.

This practical example shows how Free Cover can make a meaningful difference when the unexpected happens, reflecting our commitment to helping advisers deliver strong customer outcomes.

Better outcomes together

Understanding when Free Cover applies can help you provide essential financial support to your clients and their families when they need it most. It also helps you demonstrate the value of your advice when recommending a protection plan, which is a key part of providing clear, benefit-led guidance to clients.

“*It's about working together to make sure clients are protected, even when life takes an unexpected turn.*”

Lindsay Blancke,
Senior Account Manager.

At Royal London, we value working in partnership with advisers. As this case study highlights, had the adviser not got in touch with us to discuss their client's plan, the outcome for the family could have been very different. Open conversations and strong partnerships can help ensure the right protection's in place at the moments that matter.

For more information on Free Cover, or to discuss a specific case, get in touch with your usual Royal London contact or visit adviser.royallondon.com/protection



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royallondon.com

**We're happy to provide your documents in a different format, such as braille,
large print or audio. Just ask us when you get in touch.**

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