# PROTECT YOUR RENT AND BILLS USING ILLNESS AND INJURY INSURANCE



Have you ever thought about how you'd pay your rent and bills if you suffered from a serious illness or injury? You're not the only one.



Source: Deadline to Breadline Research, Legal & General, legalandgeneral.com

This protection, designed and built for the modern-day renter, will help take those worries off your plate.

The bespoke insurance solution is provided by Legal & General, accessed through Goodlord's intuitive platform, and is automatically based on your live rent and bill costs, to give you peace of mind.

From as little as £6 a month, Legal & General will cover your rent, bills and lifestyle - while you'll simply (re)cover. It's simple, affordable, and fast - all completed as part of your online move-in process with Goodlord.

### WHAT ARE THE OTHER BENEFITS?

- √ Your monthly payout is tax free, up to £2,000
- Your cover will be flexible if your earnings or outgoings change, provided certain eligibility criteria are met
- ▼ The whole process is simple, taking only 3 minutes to get your tailored online quote

Terms and conditions apply, always read the policy wording.

### O ILLNESS & INJURY INSURANCE

### SO, HOW DOES IT WORK?

01

## GET YOUR QUOTE AND APPLY ONLINE

You may wish to calculate a total of your regular monthly financial commitments in advance - including bills, tax, insurance, etc - before heading to Legal & General for your bespoke online quote.

02

### ALL DONE, YOUR RENT AND BILLS ARE COVERED

Get your tax-free payout after 4 weeks of absence, paid at the end of each month for up to 12 months while you're off sick

03

### GET TAX-FREE PAYOUTS ON MULTIPLE CLAIMS

Make multiple claims if you become injured or ill in the future, with cover until you're 60



#### WHO'S ELIGIBLE?

You can apply for this insurance if you're employed, or self-employed, working 16 or more hours a week, and a UK resident aged between 18 and 55.

### WHAT DOES ILLNESS AND INJURY INSURANCE COVER?

There is no defined list of illnesses or injuries covered. Each claim will be assessed on a case-by-case basis.

### HOW MUCH COULD I RECEIVE?

Your income is covered if you have an accident or become ill and need to take continuous time off work for four weeks or more. The maximum payout you can receive is determined based on 60% of gross income, capped at £2,000 a month. This is the equivalent maximum payout for an annual gross income of £40,000. If you earn more than this, your monthly payout will be capped at £2,000.

### HOW LONG DO I NEED TO BE OFF WORK BEFORE MY PAYOUT STARTS?

You'll need to be off work for at least four weeks before you can make a claim. You'll then get your payout monthly, at the end of each month.

#### CAN I GET COVER IF I'M UNEMPLOYED?

You'll need to be working 16 or more hours per week to take the policy out. Illness and Injury Insurance is not unemployment cover so it won't pay out if you become unemployed. If you become unemployed while you have the policy, you can still claim if you become ill or injured, as long as you've continued to pay for the policy after becoming unemployed.