

#### IMPORTANT INFORMATION

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# What happens after you apply?

## Your questions answered

# Assessing your application

Thank you for applying to Legal & General. We are committed to processing your application as quickly and as accurately as possible, to ensure you get the policy that meets your needs and expectations. The process your application goes through is outlined below, which will hopefully answer any questions you may have.

## **Step 1 – Application is submitted**

Your adviser sends your application details to us.

## **Step 2 – Confirmation of details (electronic applications only)**

A Confirmation Schedule and Declaration is sent to you. Please review the details and amend if incorrect, then sign and return this document to us in the prepaid envelope. This is your opportunity to ensure that your details are correct and to provide us with any information that may previously have been overlooked.

## **Step 3 – Underwriting**

Your application will be sent to our Underwriters. Their job is to carefully consider and assess your individual application. Your age, sex, health, build, smoker status, family history, lifestyle, occupation and hobbies are all taken into account when reaching a decision.

## **Step 4 – Providing additional information**

We may need to contact you or your adviser for further information to help us assess your application. This will ensure you receive the best possible premium for your circumstances.

## **Step 5 – Acceptance**

You will receive a letter describing our terms of acceptance and the premium details.\* You will need to confirm the start date of the policy with your adviser.

## **Step 6 – Policy Starts**

Your policy will go live once your adviser has confirmed your start date with us.

\*If your adviser submitted your application with a policy start date already, and you meet all of our requirements immediately, you may receive the policy documents instead of or before an acceptance letter.

## What type of additional information could we request?

There are three types of information you could be asked for.

Please note that if you withhold information, or provide misleading information, it could affect payment of any benefit under the policy. If you are in any doubt regarding the information you have provided, please speak to your adviser for guidance.

### (1) Medical information

The medical information we ask for will depend on your age, the amount of cover being requested and any medical problems you may have mentioned on your application form. Please note that we will cover the costs of any GP reports and/or exams. We could ask for:

- **General Practitioner's (GP) Report**  
We will contact your doctor and ask for a report detailing your medical history or specific illnesses you have suffered. You have the right to view this report before it is sent to us, if you wish.
- **Paramedic Examination**  
We will ask a qualified nurse to visit you at home or work and carry out a short examination.
- **Medical Examination**  
You may be asked to go for a medical examination with either your own doctor or one nearer your place of work. We will confirm the details in writing. For some applications we may need you to take some additional tests. These may include urine, saliva or blood tests, and/or an electrocardiogram. We will send you full details if this applies to you.
- **Smoker Test**  
Applicants who inform us that they are non-smokers may be asked to have a simple test to validate this information.
- **Blood tests**  
A sample of blood may be needed to perform one or more of the following tests: cholesterol or fasting blood sugar test, liver function test or full blood count.
- **HIV Test**  
This is now a routine aspect of life assurance screening. We will ask for this for all applicants requesting a sum assured over a certain amount, and based on answers given in your application. Taking a test does not affect your chances when applying for insurance in the future.

- **Resting Electrocardiogram (ECG)**  
Tests the electrical activity in your heart, and can indicate the possibility of any heart disease. This test only takes a few minutes.

- **Exercise Electrocardiogram**  
This is a more rigorous test for your heart and involves taking an ECG while you are exercising, usually on a treadmill. You may wish to bring comfortable clothes for this test.

### (2) Occupation and hobbies information

If your occupation or hobby is potentially hazardous, we will ask you to complete and return a simple additional questionnaire.

### (3) Financial information

Sometimes we may need additional financial information to ensure your policy fits your financial needs. For larger sums assured we may ask to see:

- A completed financial questionnaire and/or declaration
- A copy of a formal loan offer letter
- Copies of reports and accounts
- Details of previous policies.

## Confidentiality

At Legal & General we respect the importance of client confidentiality. All information is kept confidential and all our staff who have access to your medical information are authorised by the Chief Medical Officer and follow our written code of practice.

## Possible decisions

In most cases, the decision process is straightforward and you will be sent our terms of acceptance and premium details.

Occasionally, however, we may need to charge an extra premium if for example you take part in hazardous pursuits or have a medical problem. For critical illness, we may exclude cover on certain problems (for example back pain). In the event that we cannot offer you acceptance on normal terms, we will send you a form of acceptance for you to agree to before the policy starts.

Very rarely we may regrettably have to decline making an offer. In this instance, we will send you a letter and leaflet explaining our decision in more detail.

## What will you receive when your policy starts?

As our customer you will receive:

- Policy documentation  
Provides full details of the policy conditions.
- Post sale information  
Confirmation of the details you received when you were given a key features document prior to completing the application form.
- Cancellation Notice  
Allows you up to 30 days to cancel the policy. Only return this if you want to cancel the policy.
- Confirmation  
Of direct debit details and collection dates.

It is important that you read and understand all the documents sent to you, and that you keep them in a safe place.

## What can you do to help speed up the process?

The following will help to avoid any unnecessary delays.

- If appropriate, make sure you sign and return your Confirmation Schedule and Declaration as soon as you receive it.
- General Practitioners are very busy and although we will remind them, in some cases clients have been able to get their report completed more quickly.
- If you are asked to go for a medical examination, please ensure that you arrange the appointment as soon as you can.
- Make sure that you contact either your adviser or Legal & General with the date you wish your policy to start (date of exchange of contracts if you are buying a home).

## Any questions

If you have any questions about the status of your application, please contact your adviser. They will be able to let you know how your application is progressing.