



A polished service from start to finish

————— The final steps in your application —————



What happens after I apply?

As a valued customer, you are important to us and we want to make sure that your protection application with Legal & General is as smooth and efficient as possible.

This leaflet outlines what happens after your application is submitted – what additional information we may need from you and how you can help us to process your application as quickly as possible.

Assessing your application

Underwriting

Your application will be assessed by our dedicated underwriting team who give careful consideration to your answers. To ensure we can offer the best possible terms for your circumstances, we will assess various factors such as whether you smoke, your age and sex, family history, medical history, lifestyle, occupation, pastimes and financial details.

Additional Information

In some circumstances we may need to contact you for further information to help us to assess your application fairly. See page 3.

Acceptance

In most cases, the decision process is straightforward and once we have accepted your application, we will send you a letter describing our terms of acceptance and your premium details. Your policy will then start when you or your adviser confirm a preferred start date.

If you have stated a policy start date on your application and you meet all of our requirements, your cover will start from that date and you will receive your policy documents.

Occasionally we may need to increase the premium if, for example, you have a medical problem or a hazardous occupation or pastime. For Critical Illness Cover, we may occasionally have to exclude certain conditions from your cover (back pain for example). Any exclusions to cover or premium increases will be detailed on your acceptance letter for you to agree before your cover starts.

Very rarely, an application may be declined. If this happens, we will explain our decision in more detail to you.

Additional information

In order to provide you with the best possible terms of cover and a fair premium, we may need to request further information. There are three types of information we could ask for:

1. Pastimes and/or your occupation

If your occupation or any pastimes you participate in are potentially hazardous, we may ask you to complete and return a simple questionnaire.

2. Financial information

Sometimes we may need financial information to ensure your cover is suitable for your needs and circumstances. This information could take the form of a financial questionnaire or declaration including full details of all existing policies that you may have.

In certain circumstances and for larger sums assured it will be necessary for you to provide additional financial evidence such as a copy of a formal loan offer letter.

3. Medical Information

Depending on your age, the amount of cover you have requested and any medical problems you mention on your application form, we may need additional medical information from you. We could ask for:

- General Practitioners (GP) Report

We may contact your doctor and ask for a report detailing your medical history or specific illnesses you have suffered. You have the right to review this report before it is sent to us.

- Nurse Screening

We may ask a qualified nurse to visit you (either at home or at work, whichever you prefer) to carry out a short examination and undertake tests – for example urine, saliva or blood. We will provide you with full details beforehand if this applies to you.



- [Medical Examination by the Harley Street Doctors Group](#)

We may ask you to undergo a medical examination. If this is the case, a member of the Harley Street Doctors Group will contact you to arrange an appointment.

The Harley Street Doctors Group has over 14 years' experience in organising medical examinations. This means you can choose a time, date and location which is convenient. To put your mind at rest, Harley Street Doctors Group will be happy to answer any questions you have about the medical examination. They will also let you know if you have to wear any special clothes or bring anything with you.

4. Additional Tests

For some applications we may need you to take some additional tests.

These may include:

- [Smoker test](#)

If you tell us that you do not smoke, we may ask you to take a simple test to validate this.

- [Blood tests](#)

We may need to take a blood sample to perform one or more of the following tests: cholesterol, fasting blood sugar, liver function, full blood count.



- [HIV test](#)

This is now a routine aspect of life assurance screening. We ask that all applicants requesting a sum assured over a certain amount undergo this test, taking into account the information you provide in your application. An HIV negative test result does not affect your chances when applying for insurance in the future.

- [Resting Electrocardiogram \(RECG\)](#)

This test checks the electrical activity in your heart and can indicate the possibility of any heart disease. This test usually only takes a few minutes.

- [Exercise Electrocardiogram](#)

This is a more rigorous test and involves being monitored by an ECG while you exercise, for example on a treadmill.

If any of these additional tests apply to you, we will send you full details and information.

Confidentiality

At Legal & General we respect the importance of client confidentiality. Please be assured that all the information you provide is kept confidential and that any staff with access to your medical information are authorised by our Chief Medical Officer and must follow our written code of practice.

Help us to help you

Why it's important to tell us everything

It's not always easy to remember all your medical details but if you miss anything out or provide information that is incorrect, any future claim may not be paid and your policy cancelled.

1. Take your time

By thinking through your medical history and other details, it will help you to ensure you don't forget to tell us anything important.

2. Double check your information

Any information you give us should be:

- True
- Accurate
- Complete

3. Tell us in confidence

If you would prefer not to discuss your personal details with your Adviser, you can send your answers and medical information, along with your full name, address and date of birth to:

Chief Medical Officer
Legal & General Assurance Society Limited
PO Box 1186
Hove
East Sussex
BN3 1SD

4. And remember

You must also tell us if your health or other circumstances change between when you apply and when the policy starts.

Speeding up your application

You can also help us to process your application as quickly as possible if you:

- Ensure that your contact details on the application form are correct.
- Sign and return any necessary paperwork promptly.
- Arrange any medical examinations or additional tests as soon as you can.

What paperwork will I receive?

Once your application is accepted, we will send you confirmation of your cover.

This is your opportunity to ensure that your details are correct and to provide us with any information you might previously have overlooked, or to tell us about anything that has changed since you completed your application.

We will also send you:

- Confirmation of your direct debit details and premium collection dates
- A cancellation notice – you have up to 30 days to cancel your policy
- Your Policy Document – this provides full details of your policy and cover

It is important that you read and understand all the documentation we send you and that you keep it in a safe place.

Further information

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

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