



Helping us to help you

Legal & General's
simplified application service



At Legal & General we are committed to making your application as easy as possible, which is why we have introduced a simplified service for your protection application.

Four Simple Steps

Step One

We will telephone you at the agreed date and time stated on the form. This is so that we can complete your application.

Step Two

We will need to ask you some questions about your:

Occupation

Pastimes

Travel abroad

Lifestyle

Medical history

Family history

If you are applying for a policy with another person, we will need to speak to both of you.

Step Three

Once we have completed your application we will either be able to start your policy or tell you what further information we will need and what will happen next.

Step Four

The policy will start when your chosen policy start date has been reached and the first premium has been paid.

Giving you added peace of mind

Once you have applied you will be eligible for our accidental death cover while your application is being processed. Under our accidental death cover we will pay the lower of:

- The total amount of life cover you have applied for including concurrent applications, or
- £300,000 (lump sum).

Cover continues until the earliest of:

- 90 days after we receive your application.
- the date we issue the terms of our offer.
- the date your application is declined or postponed.
- the date you tell us (or your adviser) that you do not wish to proceed with the application.

Cover will commence when we have contacted you and a full application has been completed.

For joint life applications we will only make payment on the death of the first life and the plan will then finish.

Terms and conditions apply. Full details of this benefit are contained in the Accidental Death Benefit Cover Certificate, which can be requested from your adviser.

Why we need to call you

We need to ask you a short series of questions, mainly about your health, job and pastimes. You should consider the questions carefully and take as much time as you need before answering.

We will rely on what you tell us during this call to make a decision on your application.

If you don't answer the questions truthfully it could mean that the life cover may not be paid out in the event of a claim.

Preparing for the call

Our call to you will probably take about 20 minutes. It's important that you consider each question in the application carefully and take as much time as you need to answer it.

You need to be in a suitable place where you can give us an open and honest answer to each question.

We will treat everything you tell us confidentially. If there are any details that you are not comfortable discussing during the call, please let our trained caller know, and we will write to you separately on this matter.

We will ask you for information on the following areas:

Occupation

We will ask you about the type of job you do and if this entails any hazardous activities, such as working at heights.



Pastimes

We will ask you if you take part in any hazardous pursuits, for example rock climbing, and what the details are.

Travel abroad

We will ask you about travel to other countries, and what plans you have to travel abroad in the future.

Lifestyle

We will ask you about your lifestyle. This will include questions about tobacco use and alcohol consumption, so it would be useful if you could think about these things before we call you.

Medical history

We will ask you about your medical history. Please allow yourself time beforehand to think about the medical conditions that you have had in the past, particularly if they involved hospital investigation or admission, long-term treatment or a prolonged stay off work. You do not usually have to tell us about the results of a genetic test. Please see the genetic testing section further on for a full explanation.

We will also ask you for your height and weight, so it would be useful if you could check these details before we call you.

We will usually rely on the answers you give us during the phone call and you must not assume that we will always clarify that information with your doctor. We may however ask your doctor for a report on selected cases and at a later date if a claim is made.

Family history

We will ask you about specific illnesses before the age of 65 in your immediate family (mother, father, brothers and sisters).

Direct debit

Please ensure you have your bank account details to hand when contacted. We will need your bank address, sort code, and account number.

What happens next

After we have spoken to you, you will either be given immediate acceptance there and then or further information may be required. This may include contacting you for additional information through one of our nurses, obtaining medical information about you from your doctor or asking you to attend a medical examination.

Medical examination

The examination will be carried out by a doctor or nurse. You will be asked a short series of questions that will include questions about smoking and alcohol consumption. Your height and weight will be measured and your blood pressure will be taken. There will also be a urine test. If any other tests are required you will be advised before the examination.

Genetic testing

The Association of British Insurers' (ABI) have a policy on genetics and insurance.

Currently, you only need to tell us about any genetic test results concerning Huntington's Disease, for life insurance over £500,000 in total. This is because the Government's Genetics and Insurance Committee (GAIC) has approved this test for insurers to use. The total is for any life insurance application being made now together with any life insurance you have already. You don't need to tell us about any other genetic test result.

However, you must tell us if you are experiencing symptoms of, or are having treatment for, a medical condition including any genetically inherited condition. You must also tell us of any family history of a medical condition as asked for in the relevant question in this application. If you want to tell us about a negative genetic test result, we'll be willing to consider this when setting your premium.

A copy of the ABI Code of Practice on Genetic Testing is available from us on request or from their website, www.abi.org.uk

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