WHAT HAPPENS AFTER YOU APPLY?
THANK YOU FOR CHOOSING LEGAL & GENERAL.

We want to ensure that the process of applying for one of our protection products is as smooth and efficient as possible for you.

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

HOW WE ASSESS YOUR APPLICATION

UNDERWRITING
Your application will be sent to our underwriting team who give careful consideration to each application. Your age, health, build, smoker status, family history, lifestyle, occupation and hobbies are all taken into account when reaching a decision.

ADDITIONAL INFORMATION
We may need to contact you or your Financial Adviser for further information to help us assess your application. This will ensure you receive our best possible premium for your circumstances.

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 Financial Adviser.

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

POLICY START DATE
Your policy will start once all the following are completed:

- we’ve assessed and accepted your application,
- you have agreed to any revised premium or revised policy conditions,
- the chosen start date has been reached, and
- we’ve received a completed direct debit mandate for a valid account.

Your direct debit will be set up when your application is submitted, and may show on your bank account details. However, no funds will be debited from your account until after your plan has started.

Please note: if for any reason the first payment can’t be collected, your plan could be cancelled and you won’t be covered.
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. Please note that we will cover the costs of obtaining any medical information and/or examinations.

We could ask for:

- **Your health records**
  We will decide how much of your medical record is required in order to assess your application. We will need your consent in order to request this from your Doctor.

- **Health Check (Nurse)**
  We may ask a qualified nurse to visit you at home or work and carry out a short examination. The nurse will contact you to arrange a convenient time.

- **Health Check (Doctor)**
  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.

- **Telephone Medical Interview**
  You may be contacted by an insurance trained nurse who will talk through any medical conditions you’ve told us about in your application. This may potentially reduce the need for further evidence. Please make sure we have your correct contact details on the application.

For some applications you may need to take some extra tests which include urine, saliva or blood samples, and/or an electrocardiogram. Full details will be sent to you if we need you to take these tests.

- **Smoker test**
  If you’ve informed us that you’re a non-smoker you 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, blood sugar levels, liver function tests, renal function tests or a full blood count. These tests do not normally require you to fast (avoid eating or drinking) before the test. However, occasionally a fasting test is required. If you are specifically asked to have a fasting blood test, please do not eat or drink for at least 6 hours before the test. During that time you can drink water or black coffee only. You may find it easier to have a test first thing in the morning.

- **HIV test**
  This is now a routine aspect of applying for life insurance. We may request a test after reviewing the answers you provided in your application and for all applications requesting an amount of cover over a certain amount. A negative test result will not affect your chances when applying for insurance in the future.
• **Electrocardiogram (ECG)**
  Tests the electrical activity in your heart, and can indicate the possibility of any heart disease.

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 amounts of cover 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.

Please remember you must tell Legal & General everything they ask for as all the answers may be taken into account when assessing acceptance of the application and in calculating the premium. Please also remember that if you do not answer the questions fully and accurately it may mean that a claim will be declined and the policy(ies) cancelled. If you have given information to Legal & General in the past, please provide it again.

**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 the Medical Officer and must 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, we may need to charge an extra premium if for example you take part in hazardous activities or have a medical problem. For critical illness, we may exclude cover on certain problems (for example back pain). In the event that we can’t offer you acceptance on normal terms, we will send you our terms of acceptance for you to agree to before the policy starts. If we are unable to make you an offer we will send you a letter and leaflet explaining our decision.
WHAT PAPERWORK WILL YOU RECEIVE?
As our customer you will receive:

• **Post sale information**
  Confirmation of the details you received when you were given a key features document prior to completing the application.

• **Confirmation**
  Confirms the details of the direct debit and the collection dates.

• **Cancellation notice**
  Allows you up to 30 days to cancel the policy. Only return this if you want to cancel the policy.

• **Policy documentation**
  Provides full details of the policy conditions.

WHAT CAN YOU DO TO HELP SPEED UP THE PROCESS?
The following will help to avoid any unnecessary delays:

• Please ensure your contact details on the application are correct.

• If appropriate, make sure you sign and return your confirmation schedule and declaration as soon as you receive it.

• If you are asked to go for a health check, please ensure that you arrange the appointment as soon as you can.

• Make sure that you contact either your Financial Adviser or us with the date you wish your policy to start or the date of exchange of contracts if you are buying a home.

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

If you have any questions about the status of your application, please contact your Financial Adviser. They will be able to let you know how your application is progressing.
Legal & General Assurance Society Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.