SmartQuote – FAQs

We've developed some useful questions and answers to help you when using SmartQuote.

QUOTE AND APPLYING

1. What product will I be quoting for on SmartQuote?

Home Insurance and Home Insurance Plus, our new comprehensive products.
Key product features include:

- Buildings sum insured up to £1.5 million
- Home Emergency Cover up to £1,000 included as standard under buildings
- Choice of contents sum insured - £80,000 or £150,000

You can find out more information about our products by visiting our Adviser Centre www.legalandgeneral.com/adviser/general-insurance

2. The postcode isn't quoting for my customer, what do I do?

Using GI Connect you can still try to obtain a quote for your customer for our Home Insurance Choices product using the full question set in the same way you currently can.

3. How can I get a quote with so little information and will this affect my customer making a claim?

In order for us to provide our customers with a simplified quote journey, we have partnered up with third parties. The data these third parties hold (which is publicly available), combined with the little information we do collect, gives us all the information we need to underwrite the policy. SmartQuote does not affect your customer's ability to make a claim provided they can agree to the assumptions we have made.

4. Can I put a policy live without a start date?

No. A start date is required to activate a policy.

5. I've applied for a SmartQuote. How do I view the policy again?

When logged into GI Connect, you can search for your customer using their name, address and date of birth as you do currently. If you know the SmartQuote reference you can also search by this. GI Connect will display any quotes and submitted policies for that customer.

6. How can I create the Mortgage Lender Interest Letter?

During the quote and buy journey, on the quote screen you will need to add the details of a mortgage lender. Once added, the populated mortgage interest letter can be printed and/or saved locally from a link on the Declaration page.

QUOTE AND APPLYING

1. What communication and documentation will my customer receive from you?

If your customer has chosen to receive their documents by post, they will receive a welcome pack from us containing all the policy documentation.

If your customer has chosen to receive their document electronically, they will receive an email to register for the 'My Insurance' system – this is where they will be able to view their documents.

2. What are the timescales for my customer to receive their documentation?

If your customer has opted to receive their documents in the post, their pack will be processed within 48 hours and should arrive within 3-5 working days. If your customer has opted to receive their documents electronically, they will be processed and uploaded to My Insurance within 48 hours.

DISCOUNTS

1. I have discount facilities in place with you. How does this work with SmartQuote?

Unfortunately there is no discretionary discount available in SmartQuote.

COMPLIANCE

1. If I am authorised to use your Demands and Needs/Personal Recommendation letter, how does this work?

You'll be asked whether you want to use our D&N/PR letter. If so, select whether it is an Advised or Non-Advised sale and then confirm if your own compliance department/officer is happy for you to use our letter. A template for the letter will then be presented for completion. As with the other documentation, you will need to save this locally and/or print to provide a copy to the customer.

CHARGES AND PAYMENTS

1. Is there an interest charge for my customer if they pay by monthly Direct Debit

No, there is no interest charge for paying by Direct Debit.

2. If my customer pays monthly, how are payments taken?

We will take an initial payment of one months' premiums, followed by 11 further payments.

If you have any queries, please contact our Telephone Account Management Team on 0370 145 0008. Lines are open between 9am and 5.30pm Monday to Friday. Calls may be recorded and monitored. Call charges will vary.

www.legalandgeneral.com/adviser/general-insurance

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