

# Underwriting support

Our Medical Underwriting Technical Advice Line (MUTAL) prides itself on offering an excellent service to all advisers who need to contact us prior to submitting applications. This quick guide provides links to the Adviser Centre to answer the most common queries.

## The Adviser Centre

The Adviser Centre is a hub of information for advisers from across our business. It includes product information, claims statistics, and testimonials.

## Underwriting, claims and common queries

Underwriting philosophy and specific guidance on many common conditions.

## Our products

Full details on our range of products.

## Age Sum Assured Limits Table

Take a look at this guide to check if any evidence would be required based on the amount of cover the client is applying for, and any existing cover they have with us that is to remain in force.

## Residency

For guidance on past and future travel visit us here.

## Smoking

For more information on underwriting considerations given to smoking. If your customer is using any electronic cigarettes/vapours, this would need to be classed on our smoker rates if they have been used in the last 12 months.

## Underwriting Guide

A guide on what to ask in relation to our most common disclosures.

## Occupation Guide

A list of occupations and occupation classes. If the client is looking to apply for Income Protection Benefit and is an occupation class 1 or 2, if they drive more than 20,000 business miles, this **will** affect the premium.

## Armed Forces

Guidance on how we treat armed forces personnel.

## Hazardous Pursuits

Guidance on what we require for hazardous pursuits disclosures.

## Our support teams

To make sure you get the right support when you need it, here are our other helpful business support teams:

### Customer Application Support

- New application updates and amendments
- Starting new policies
- Underwriting queries and appeals on submitted applications
- Telephone: **0345 270 7010**

### Sales

- Product specific queries
- Telephone: **0345 273 0010 (option 5)**
- Email: [ifaprotection@landg.com](mailto:ifaprotection@landg.com)

### Customer Service

For any queries on live policies, including:

- Amendments
- Changes
- Queries on any potential changes in the customer's circumstances
- Telephone: **03700 104 080 (option 1)**

## Contact us



**0370 333 3699**

Lines open Mon-Fri 9am – 6pm. On Thursday lines open at 9:30am.  
Call charges will vary. We may monitor and record calls

@ [mutal@landg.com](mailto:mutal@landg.com) (non-urgent enquiries only)

**This is not a customer advertisement. It is intended for use by professional advisers only and should not be relied upon by private customers or any other persons.**

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