

Immediate Cover

Update for Intermediaries



Removal of Immediate Cover

In light of the potential issues that Coronavirus (COVID-19) could present, Legal & General has temporarily removed Immediate Cover on our life cover products including Critical Illness Cover with effect from Friday 20th March 2020 until further notice.

Immediate Cover has been available to all agents of all sales channels whereby we assume the risk for a customer before they have been fully underwritten, whilst the necessary evidence is being obtained. Our Immediate Cover supports defined exceptional personal circumstances. A very small number of customers request this on an annual basis.

We fully appreciate that Immediate Cover is used for customers who require protection urgently and meet the criteria. In cases where we have formally confirmed agreement for immediate cover then we will honour that decision.

Future Applicants

After careful assessment of the current pandemic, we have made the difficult decision to temporarily remove our Immediate Cover for all applications made from Friday 20th March onwards.

In uncertain times, we would like to offer two certainties: our claims approach will always be fair and thorough, paying all valid claims and our purpose of supporting our customers in some of the most difficult times in their lives will never change. We'll continue to update our partners on our approach as we continue to monitor this difficult, evolving situation.