

Life Insurance

Policy Summary

These policies are provided by Legal and General Assurance Society Limited. They're designed for people who want to help protect themselves and their family against the impact of death and terminal illness. The policy could be used to help pay your outstanding mortgage or to help protect your family's financial lifestyle and everyday living expenses.

This Policy Summary provides a brief guide to the cover and exclusions that relate to the policy. You'll find full details in the Policy Terms and Conditions. After you take out a policy, we'll send you a Policy Schedule which will show you the details of your cover.

Together, the Policy Schedule and the Policy Terms and Conditions form the basis of the contract with us. You should check your policy from time to time to make sure it still meets your needs and provides the right level of cover.

The optional benefits included in this Policy Summary may not be available to everyone. This will depend on your personal circumstances and how you bought this policy (such as directly with L&G, or through a financial adviser).

When you read this document, you'll see words like '**we**', '**us**' and '**our**' used. When we use these words, we mean L&G.

How this policy works

This policy is designed to help financially protect you and your family if you die or are diagnosed with a terminal illness which meets our definition before the end of the policy term. You can find more about this in the Policy Terms and Conditions.

You're covered from the policy start date until the policy expiry date. Your policy will end before this if we pay the cover amount or the policy is cancelled.

We'll communicate to you about your policy in English. This policy is governed by English law.



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How to get in touch with us

How can we help?	Contact details	Contact address
General enquiries, to change or cancel the policy	Call 0370 010 4080 Monday to Friday 9am to 5pm Email protection.customerenquiries@landg.com	Legal & General Assurance Society City Park The Droveaway Hove BN3 7PY
Cancellations	Call 0370 010 4080 Monday to Friday 9am to 5pm Email protection.customercancellations@landg.com	Legal & General Assurance Society City Park The Droveaway Hove BN3 7PY
Claims	For Life or Terminal Illness Cover claims call us on 0800 0083 032 Monday to Friday 9am to 5pm	Legal & General Assurance Society City Park The Droveaway Hove BN3 7PY
Complaints	Call 0370 010 4080 Monday to Friday 9am to 5pm	Legal & General Assurance Society Limited Four Central Square Cardiff CF10 1FS

Calls may be recorded and monitored. Call charges may vary.



At a glance – what’s included in our policies

Here’s a quick look at what our policies include. More information on this can be found in the Policy Terms and Conditions.

Benefit type	Life Insurance
Terminal Illness Cover	Yes
Accidental Death Benefit	Yes



Choosing your cover type

Level

- if you want your cover to stay the same

The amount of cover will stay the same unless you change it using the options available in the section headed 'Making changes to your policy within the Policy Terms and Conditions, during the period of cover.

If the policy is to help repay a mortgage, you need to ensure that your amount of cover matches your outstanding mortgage amount. The policy may not completely pay off your outstanding mortgage, if you change the mortgage you have in any way and you don't adjust your cover to match your new arrangements.

What happens to premiums?

You can choose to have:

- **Guaranteed Premiums** – which means they'll stay the same unless you make changes to your policy.

i For details about these options, please see the section headed '**Choosing your cover type**' in the Policy Terms and Conditions.



How long will the policy last?

The table below lists the age limits per product. 'Minimum length of the policy' refers to the shortest period of time in which you can have the cover for. It's not related to how long before you can make a claim. More information about making a claim can be found in the Policy Terms and Conditions under section '**How to make a claim**'.

Product	Maximum age for buying a policy	Minimum length of the policy	Maximum length of the policy	Your policy must end before age
Life Insurance*	74	5 years	50 years	90

The minimum age to take out a policy is 18.

* Guaranteed premiums



What is and isn't covered

What is covered?

Life Insurance

You will be covered if before the end of the policy:

- ✓ you die
- ✓ you are diagnosed as being terminally ill, and in the opinion of your hospital consultant and our Medical Officer, the illness is expected to lead to death within 12 months. Full details can be found in the Policy Terms and Conditions document.

We'll pay out the relevant amount of cover in full once. After this happens, the policy will end, and you'll no longer have any cover.

What is not covered?

You are not covered if you don't give us full and accurate answers to the questions we ask you before the policy starts. Please don't assume we'll contact your doctor to find out your full medical details.

All policies

- ✗ Our policies have no cash value and we will not pay out if you reach the end of the policy without making a valid claim.
- ✗ If you stop paying your premiums, your cover will end 60 days after the first missed premium, unless the policy expires within that period.

Life Insurance

- ✗ The policy will be cancelled and the claim declined, if within the first year of the policy, the life insured dies as a result of suicide, intentional and serious self-injury, or an event where, in our reasonable opinion, the life insured took their own life.
- ✗ We won't pay out your amount of cover if the life insured is diagnosed with a terminal illness which doesn't meet the relevant definition. Terminal Illness Cover can't be claimed:
 - after the life insured's death,
 - or if the length of the policy is less than two years.
- ✗ We may restrict some elements of your cover based on the information that you give us at application stage. If we do this, we'll tell you what we've excluded in the Policy Terms and Conditions and Policy Schedule that we'll send you after you take out the policy.



Included with Life Insurance

The following benefit(s) **are included with Life Insurance policies** with us. They may have eligibility criteria and restrictions that apply.

The lump sum will be paid only once either under the Accidental Death Benefit or the policy itself.

Accidental death benefit

What is covered?

- ✓ We'll cover you from when we receive your application, for up to 90 days or until we accept, postpone or decline your application. This means that if you die due to an accident during this time, we'll pay out the amount you've asked to be insured for, up to a maximum of £300,000 for all applications.
- ✓ The benefit will be paid out if the person covered, or one of the persons covered, sustains a bodily injury caused by accidental, violent, external and visible means, which solely and independently of any other cause results in death within 90 days of the accident.

What is not covered?

We won't pay out if death occurs from:

- ✗ Suicide, intentional and serious self-injury, or an event where, in our reasonable opinion, you took your own life.
- ✗ Taking part or attempting to take part in a dangerous sport or pastime.
- ✗ Taking part or attempting to take part in any aerial flight other than as a fare paying passenger on a licensed airline.
- ✗ Committing, attempting, or provoking an assault or criminal offence.
- ✗ War (whether declared or not), riot, or civil commotion.
- ✗ Taking alcohol or drugs (unless these drugs were prescribed by a registered doctor in the United Kingdom).
- ✗ Accidents that happened before you applied.

We don't provide this benefit:

- If we have been told that the application is to replace an existing policy with us while cover is still provided under the existing policy.
- From the date you tell us that you no longer want the application to proceed.



FAQs

Can I increase my cover?

You can apply to increase your cover at any time. Usually, changes to your amount of cover will be assessed at the time. However, if the Increasing your cover section is shown in the Policy Terms and Conditions and Policy Schedule after you apply, then you can increase your cover, for certain life events, without the need to complete a full application again. Please see the Policy Terms and Conditions for further information. Eligibility criteria apply.

Can I make changes?

Yes, you can make changes to the policy. Please talk to us and we'll consider your request and let you know if what you're asking for is possible and what your new premium will be. If you make any changes to the policy then a new policy may be set up and different terms and conditions could apply.

What happens if I move abroad?

If you move abroad during the length of the policy, please check the Policy Terms and Conditions, as your policy may be affected.

What if I want to cancel or claim?

You can cancel the policy at any time. When you first take out the policy you will have the opportunity to cancel. If you cancel within 30 days, we'll refund any premiums you have paid. If you cancel the policy at a later stage, you will not get any money back if you pay your premiums monthly.

i To cancel or claim, please get in touch using the contact information in the 'How to get in touch' section of this document.

Are pay outs taxed?

Any pay outs we make should be free from UK Income Tax and Capital Gains Tax. The Government may change this tax position at any time.

For life insurance

- If the policy is written under a suitable trust, the amount of cover payable on death should not form part of the estate for Inheritance Tax purposes.
- If the policy is not written in trust, the amount of cover payable will normally go into the estate and Inheritance Tax may apply.

The Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. Whether or not you are able to claim and how much you may be entitled to will depend on the specific circumstances at the time. For further information about the scheme please contact the FSCS at: www.fscs.org.uk or call them on: 0800 678 1100.

Alternative formats

If you would like a copy of this in large print, braille, PDF or in an audio format, call us on **0370 010 4080**. We may record and monitor calls. Call charges will vary.

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