Life Insurance with optional Critical Illness Cover and

Family and Personal Income Plan

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, terminal illness or critical 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.

If you choose to combine Life Insurance and Critical Illness Cover, you're covered for the listed conditions that can be found in the Critical Illness Cover section.

The amount of cover will be paid out in full once for a valid claim during the length of the policy for either Critical Illness, Terminal Illness Cover or death. After this, the policy will end.

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.

Contents

How to get in touch with us **4**

At a glance – what's included in our policies **5**

Choosing your cover type **6**

Level 6

Decreasing cover 6

Increasing cover 7

Reviewable premiums 8

How long will the policy last? **10**

What is and isn't covered **12**

What is covered? 12

What is not covered? 12

Critical Illness Cover **15**

Additional cover included for Critical Illness Cover 16

Included with Life Insurance **18**

Accidental death benefit 18

Free life cover 19

Benefits included with Critical Illness Cover **20**

Accident hospitalisation benefit 20

Children's Critical Illness Cover 20

If you or your child needs to go to hospital 21

Child Funeral Benefit 21

Optional benefits **22**

Waiver of Premium 22

FAQs **23**

Can I increase my cover? 23

Can I make changes? 23

What happens if I move abroad? 23

What if I want to cancel or claim? 23

Are pay outs taxed? 23

The Financial Services Compensation Scheme (FSCS) 24

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 Droveway 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 Droveway Hove BN3 7PY
Claims	**For Life or Terminal Illness Cover claims** call us on 0800 137 101 **For Critical Illness claims** call us on 0800 068 0789 **For Waiver of Premium claims** call us on 0800 068 0789 Monday to Friday 9am to 5pm	Legal & General Assurance Society City Park The Droveway 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.

Adding Critical Illness Cover provides a number of different benefits to life insurance. We outline some of these in the table below and explain them further throughout this Policy Summary.

Benefit type	Life Insurance	Life Insurance with optional Critical Illness Cover and Family and Personal Income Plan
Terminal Illness Cover	Yes	Yes – included with Life Insurance
Accidental Death Benefit	Yes	Yes – included with Life Insurance
Free Life Cover	Yes	Yes – included with Life Insurance
Critical illnesses covered (see policy definitions for list of conditions covered)	None	Yes
Waiver of premium*	Optional	Optional
Total and Permanent Disability*	No	Optional
Accident Hospitalisation Benefit	No	Yes
Children's Critical Illness Cover	No	Yes
Childcare Benefit	No	Yes
Family Accommodation Benefit	No	Yes
Child Funeral Benefit	No	Yes

*The optional benefits included in this Policy Summary may not be available to everyone. This will depend on your personal circumstances.

Choosing your cover type

Please see the Policy Terms and Conditions if you'd like further information on how we review your premiums.

If you choose to combine Life Insurance with Critical Illness Cover, the option you choose for your premiums and cover type will apply to both.

Level

- if you want your cover to stay the same

If you choose level cover 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.
- **Reviewable premiums** – which we explain more below.

Decreasing cover

- if you want your cover to decrease

If you choose decreasing cover the amount of cover will reduce during the period of cover and is often used to help protect a repayment mortgage.

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.
- **Reviewable premiums** – which we explain more below.

How does it work?

- An interest rate is applied to your policy. This estimates the amount that you repay each month on your repayment mortgage, and the amount you're covered for will therefore

decrease accordingly. The interest rate we apply will be shown on your Policy Schedule, which we'll send to you when your policy starts.

- If the interest rate we apply is less than the interest rate that is actually applied to your repayment mortgage, or your mortgage changes, the amount we pay out may not be enough to repay your mortgage in full.
- You should check regularly that your amount of cover will be enough to pay off the rest of your repayment mortgage. Remember to also check that the interest rate we use in our calculation and apply to your policy is equal to or higher than the interest rate on your mortgage.

Increasing cover

- if you want your cover and premiums to increase in line with inflation

You may have the option to choose increasing cover. This is where your amount of cover will increase in line with changes in inflation on each policy anniversary. We won't ask any further questions about your health.

To do this, we increase the cover amount to match inflation in line with the changes in the Retail Prices Index (RPI) over a 12 month period. If we can't use RPI, we'll use an index comparable to the RPI instead.

- If the change in the RPI is less than 1% we will not increase the amount of cover.
- If the change in the RPI is more than 10% we will only increase the amount of cover by 10% per annum.

Your premium will increase in line with changes to the Retail Prices Index (RPI) multiplied by 1.5 subject to a maximum of 15% per annum.

We'll contact you at least three months before the policy anniversary to tell you what the increase in the amount of cover and premium will be. You'll have the option of accepting the increase or not.

We've put together some information below to help you understand how these options will affect your policy:

Your options

- **Accept the increase**
  You don't need to do anything. Your cover amount and premiums will increase as described above and we'll update your Direct Debit with your new premium. In the event of a claim, the amount of cover will continue as described above. This will not apply if you declined the increase to the amount of cover in the future.

- **Decline the increase**
  When we notify you of an increase, we will also give you the option to decline the increase. You'll need to let us know before the deadline on the letter or email. We'll include instructions on how to do this.

If you decline the increase, your cover will stay the same for another year.

If you decline the increase three years in a row we'll remove this option, and you won't have the option to increase the amount of cover in line with changes in inflation, for the remaining policy term. This means that your amount of cover will stay the same, as the costs of goods and services rise in the future.

For joint life policies, we'll need approval from both policy holders to decline an increase.

Reviewable premiums

- if you want the option to keep your amount of cover at the level you've chosen, but your premiums may change

If you choose reviewable premiums we'll check your amount of cover every five years, starting from the fifth anniversary of your policy start date.

At each five-year review, we'll check if your premiums are enough to keep your amount of cover at the level you've chosen.

At these reviews, we'll assess your premium. We'll look at how much we've paid for claims and what we expect to pay in the future, as well as insurance industry claims experience. We'll also need to look at how future medical advancements could affect our insurance. Changes to laws, regulations or tax treatment could also affect how we work out your premium.

Your state of health or individual circumstances won't be a factor at the review.

We'll write to you about 3 months before your policy anniversary, letting you know the outcome of our review and if your premium has increased or decreased. If we don't hear back from you, we'll automatically update your Direct Debit to continue providing you with cover.

If at your review we work out that your premium should change by less than 5%, we won't change it. This means your cover and premiums will stay the same. Any change in the premium not taken into account at the premium review will be taken into account at future premium reviews.

If at your review your premium has increased, you can choose to:

- **Accept the increase to your premium**
  You don't need to do anything. Your premiums will increase as described above and we'll update your Direct Debit with your new premium.
- **Keep your premium the same (and reduce the level of cover)**
  When we notify you of an increase, we'll also give you the option to decline the increase and keep your premium the same. If you choose this option, your premiums won't change

but your level of cover will reduce. You'll need to let us know before the deadline on the letter or email. We'll include instructions on how to do this.

Regardless of the decision you make, we'll continue to review your premiums every 5 years throughout the period of cover. At each review, you'll be able to choose whether to accept if your premium increases.

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*	77	1 year	50 years	90
Decreasing Life Insurance*	74	5 years	50 years	90
Increasing Life Insurance*	77	2 years	50 years	90
Life Insurance with Critical Illness Cover*†	67	2 years	50 years	75
Decreasing Life Insurance with Critical Illness Cover*†	64	5 years	50 years	75
Increasing Life Insurance with Critical Illness Cover*†	67	2 years	50 years	75
Critical Illness Cover with Life Insurance†	64	5 years	50 years	75
Decreasing Critical Illness Cover with Life Insurance†	64	5 years	50 years	75
Increasing Critical Illness Cover with Life Insurance†	64	5 years	50 years	75

The minimum age to take out a policy is 18. A policy cannot have an expiry date before your 29th birthday.

* Guaranteed premiums

† Reviewable premiums

Product	Maximum age for buying a policy	Minimum length of the policy	Maximum length of the policy	Your policy must end before age
Family and Personal Income Plan*	64	5 years	40 years	70

Product	Maximum age for buying a policy	Minimum length of the policy	Maximum length of the policy	Your policy must end before age
Increasing Family and Personal Income Plan*	64	5 years	40 years	70
Family and Personal Income Plan Critical Illness Cover†	64	5 years	50 years	75
Increasing Family and Personal Income Plan Critical Illness Cover†	64	5 years	50 years	75
Family and Personal Income Plan with Critical Illness Cover*†	64	5 years	50 years	75
Increasing Family and Personal Income Plan with Critical Illness Cover*†	64	5 years	50 years	75

The minimum age to take out a policy is 18. A policy cannot have an expiry date before your 29th birthday.

*Guaranteed premiums

†Reviewable 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.

For Family and Personal Income Plans, we'll pay out a monthly benefit until the policy ends.

Life Insurance with Critical Illness Cover

If you choose to combine Life Insurance with Critical Illness Cover you will be covered if:

- ✓ 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.
- ✓ you are diagnosed with a condition or undergo a medical procedure that meets the definition.

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.

For Family and Personal Income Plans, we'll pay out a monthly benefit until the policy ends.

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.
- For a joint policy, we'll only pay the amount of cover once. This may be when the first person dies or has a valid claim. We have a replacement cover option which could allow the other person covered to take out a new single life policy, ensuring they still have some protection in place.

Life Insurance with Critical Illness Cover

- 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 won't pay out your amount of cover if the policy includes Critical Illness Cover and you are diagnosed with a condition or undergo a medical procedure that doesn't meet our definition
- 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.
- For a joint policy, we'll only pay the amount of cover once. This may be when the first person dies or has a valid claim. We have a replacement cover option which could allow

the other person covered to take out a new single life policy, ensuring they still have some protection in place.

Critical Illness Cover

If you choose Critical Illness Cover, you will be covered for the conditions shown below.

For a claim to pay out, your illness must meet Legal & General's definition as found in the Policy Terms and Conditions. It must also be confirmed by a verified UK consultant whose specialism we consider appropriate to the cause of your claim as in some instances cover may be limited. For example:

- some types of cancer are not covered,
- to make a claim for some illnesses, you need to have permanent symptoms.

Please check the full definitions found in the Guide to Critical Illnesses Covered and Policy Terms and Conditions to make sure that you understand exactly what is covered.

Aorta graft surgery – *requiring surgical replacement*
Aplastic anaemia – *with permanent bone marrow failure*
Bacterial meningitis – *resulting in permanent symptoms*
Benign brain tumour – *resulting in either surgical removal or permanent symptoms*
Blindness – *permanent and irreversible*
Cancer – *excluding less advanced cases*
Cardiac arrest – *with insertion of a defibrillator*
Cardiomyopathy – *of specified severity*
Coma – *with associated permanent symptoms*
Coronary artery by-pass grafts – *with surgery to divide the breastbone or thoracotomy.*
Creutzfeldt-Jakob disease (CJD) – *resulting in permanent symptoms*
Deafness – *permanent and irreversible*
Dementia including Alzheimer's disease – *of specified severity*
Encephalitis – *resulting in permanent symptoms*
Heart attack – *of specified severity*
Heart valve replacement or repair – *with surgery*
Kidney failure – *requiring permanent dialysis*
Liver failure – *of advanced stage*
Loss of hand or foot – *permanent physical severance*
Loss of speech – *total permanent and irreversible*
Major organ transplant – *from another donor*
Motor neurone disease – *resulting in permanent symptoms*
Multiple sclerosis – *where there have been symptoms*
Multiple system atrophy – *resulting in permanent symptoms*
Open heart surgery – *with median sternotomy*
Paralysis of limb – *total and irreversible*
Parkinson's disease – *resulting in permanent symptoms*
Primary pulmonary hypertension – *of specified severity*

Progressive supranuclear palsy – *resulting in permanent symptoms*
Removal of an eyeball – *due to injury or disease*
Respiratory failure – *of advanced stage*
Spinal stroke – *resulting in symptoms lasting at least 24 hours*
Stroke – *resulting in symptoms lasting at least 24 hours*
Systemic lupus erythematosus – *with severe complications*
Third degree burns – *covering 20% of the surface area of the body or 20% of the face or head*
Total and Permanent Disability* – *of specified severity*
Traumatic brain injury – *resulting in permanent symptoms*

For full definitions and details about what is covered, please see section 'Critical Illness Cover Definitions' in the Policy Terms and Conditions.

If included within your cover, your definition of Total and Permanent Disability will depend on your occupation, employment status, and whether you are remunerated for the role, that would be shown in your Policy Schedule and Policy Terms and Conditions when you take out your policy.

Total and Permanent Disability will end when the oldest person covered reaches the policy end date, or 70th birthday, whichever is earlier.

We'll cover you for the loss of physical or mental ability, due to an illness or injury, to do either your own occupation, or at least three of the six Specified Work Tasks.

*Total and Permanent Disability may be available as an option for an extra cost or automatically included depending on how you apply.

Please see the **Policy Terms and Conditions** for the **Specified Work Tasks**.

Additional cover included for Critical Illness Cover

If you choose Critical Illness Cover you'll also be covered for the conditions listed in this section.

- **Carcinoma in situ of the breast** – *treated by surgery.*
- **Low grade prostate cancer** – *requiring treatment.*

What is covered?

Unless specifically excluded in your Policy Terms and Conditions and the Policy Schedule, after you take out cover.

- ✓ We'll pay out 25% of the amount of cover at the time our definition is met up to a maximum of £25,000.
- ✓ If you choose a Family and Personal Income Plan we'll pay out 25% of your chosen monthly benefit times the remaining length of the policy up to a maximum of £25,000.

- ✓ Your amount of cover and premiums will not be affected if we make an additional payment to you and we'll still pay out the amount you are covered for under the main policy in case of a valid terminal illness or critical illness or death claim.
- ✓ We'll only pay out once for each definition shown above.
- ✓ If joint cover is chosen both lives insured will be able to claim.

What is not covered?

- ✗ Please check the full definitions found in the **Guide to Critical Illnesses Covered** and **Policy Terms and Conditions** to make sure you understand exactly what is not covered.

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, Free Life Cover, 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.

Free life cover

This provides cover in the event of moving home. Included at no extra cost if you're moving home (not included for Family and Personal Income Plans).

What is covered?

- ✓ We'll cover you if you die between exchange of contracts and completion of your property purchase up to a maximum of 90 days, provided you are accepted on standard terms and we have everything we need to start your policy.
- ✓ Your Free Life Cover will end as soon as the policy starts.
- ✓ You'll be covered for the lower of your proposed amount of cover or the amount of your mortgage, up to a maximum of £300,000.
- ✓ If you live in Scotland, you'll be covered between completion of missives and your date of entry.

What is not covered?

- ✗ You won't be accepted for Free Life Cover if you are 55 years old or over. For joint life policies you both need to be under this age for Free Life Cover to apply.
- ✗ We won't provide cover if you have another policy with any provider covering the same mortgage.
- ✗ Your amount of cover will be paid only once either under Free Life Cover, Accidental Death Benefit or the policy itself.

Benefits included with Critical Illness Cover

Accident Hospitalisation Benefit and Children's Critical Illness Cover are included with our Critical Illness Cover at no extra cost.

Accident hospitalisation benefit

What is covered?

- ✓ We'll pay £5,000 if you are in hospital with physical injuries for a minimum of 28 consecutive days, immediately following an accident.

What is not covered?

- ✗ If you choose to combine Life Insurance and Critical Illness Cover, this benefit will not be payable if a valid claim has been made for Terminal Illness Cover or a Critical Illness. We'll only pay one claim for each person covered.

Children's Critical Illness Cover

ⓘ Where we say "**relevant child**" this means a natural child, legally adopted child, or stepchild of the person covered, who is between 30 days old, up to and inclusive of their 18th birthday (or 21st birthday if they're in full time education).

What is covered?

- ✓ If you choose Critical Illness Cover, we'll cover a relevant child or any children you have in the future if, before the end of your policy, they're diagnosed with one of the illnesses we cover (except for Total and Permanent Disability). The covered illnesses are shown in the sections headed 'Critical Illness Cover Definitions' (except Total and Permanent Disability) and 'Additional cover included for Critical Illness Cover' within the Policy Terms and Conditions.

We'll pay the lower of 50% of the amount of cover at the time our definition is met (original amount of cover if decreasing cover is chosen) or £25,000 for a valid claim.

If you choose a Family and Personal Income Plan we'll pay out 50% of your monthly benefit times the remaining length of the policy up to a maximum of £25,000 for a valid claim.

Your amount of cover and premiums will not be affected if we make an additional payment to you.

We'll pay out one claim per **relevant child** under the policy. Once two claims in total have been made, children's cover will end. If the same **relevant child** is covered by more than one policy issued by us, we'll pay out a maximum of £50,000 for that **relevant child**.

What is not covered?

Your children will not be covered:

- For Total and Permanent Disability.
- For Terminal Illness Cover.
- For any condition that was present at birth.
- Where the symptoms arose before the **relevant child** was covered.
- If death occurs within 14 days of diagnosis of one of the critical illnesses we cover.

If you or your child needs to go to hospital

We include this at no extra cost.

Your amount of cover and premiums will not be affected if we make an additional benefit payment to you.

For further details, please read the **Policy Terms and Conditions**.

- **Child Accident Hospitalisation Benefit** – pays £5,000 if a **relevant child** is admitted to hospital with physical injuries for a minimum of 28 consecutive days immediately following an accident
- **Childcare Benefit** – if we have paid a claim for a critical illness under this policy, and you have a natural child, legally adopted child,or stepchild under 5 years old, we'll pay up to £1,000 towards childcare with a registered childminder.
- **Family Accommodation Benefit** – pays £100 for every night a relevant child spends in hospital, in the three months immediately following diagnosis of one of the critical illnesses covered (up to a maximum of £1,000).

Child Funeral Benefit

In the tragic event of your child passing away (a '**relevant child**' covered by your policy), we'll contribute £4,000 towards funeral costs.

For further details, please read the **Policy Terms and Conditions**.

Optional benefits

Before the policy starts, you can choose to add the following benefit, **for an extra cost**.

Waiver of Premium

If the life insured meets our definition of incapacity for 26 consecutive weeks, you won't have to pay premiums.

What is covered?

- ✓ You won't have to pay your premiums after 26 weeks if you're too ill or incapacitated due to sickness or injury to do your normal job. If you're not in work, we'll use Specified Work Tasks criteria to determine whether or not you have to pay your premiums.

Please see the **Policy Terms and Conditions** for the **Specified Work Tasks**.

When is it not available?

You won't be able to include Waiver of Premium if:

- ✗ You are 64 years old or older when your application is accepted.
- ✗ After assessment, we have had to increase your premium.
- ✗ We've applied an exclusion (something we'll not cover you for).

Please see the **Policy Terms and Conditions** for further information.

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.

If you pay annually, you will receive a proportionate refund of your annual premium.

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.

For life insurance and Family and Personal Income Plan

- 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.

legalandgeneral.com

Legal and General Assurance Society Limited
Registered in England and Wales No. 00166055
Registered office: One Coleman Street, London EC2R 5AA

Legal and General Assurance Society Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

QGI12844 - 2026/10