

Application Form (SAB20)

Business Protection

Welcome to Legal & General.

This form is designed to mirror static OLP Connect and does not always match the questions in our interactive application. It is made up of three parts:

Part A – Quote

Part B – Standard Underwriting

Part C – Client Declaration and Direct Debit

Please answer all questions in this form to the best of your knowledge and belief, as this will help avoid any delay in processing your application. If you don't answer fully and accurately, it will very likely mean that a claim may not be paid and your policy may be amended or cancelled.

Please note Whole of Life Protection Plan (WOLPP) cannot be selected as part of a multi product application and must be submitted as a single application.

See the following pages for some brief notes that will help you with your application. Thank you.

Adviser Declaration – For adviser use only

Full name of firm	
Principal FCA Firm Reg. No.	Appointed Representative FCA Firm Reg. No. (if applicable)
FCA Individual Reg. No.	Legal & General Agency No.
Name of Representative	Signature
Adviser email address	Your reference
Date (DDMMYYYY) <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	

Please remind your client of the importance of answering questions fully and accurately.

Legal & General do not require you to provide proof of identification for clients or 3rd party payers, as we will complete our own checks. All intermediaries should maintain processes to prevent them from being used to further financial crime, and Legal & General's requirements do not prevent them from collecting client verification for their own purposes.

Basis of Advice Declaration

To meet our reporting requirements, Legal & General must record whether advice was given to your client(s) regarding this sale. Please select the relevant answer below.

Was advice given? Yes ☐ No ☐

Tips for completing this application form

- Pages 3 to 19 and 32 to 34 **must be read and completed**.
- **For Whole of Life plans** pages 3 and 4, pages 8 to 19, and pages 32 to 34 **must be read and completed**.
- Pages 20 to 31 are additional questionnaires which **only need to be completed if you are instructed to do so** within the form.
- **For joint life plans**, please complete Client 1 and Client 2 sections, each client must fill out their own details.
- **If your financial adviser is going to complete this form on your behalf** using the information you have provided, you must read all of the questions and answers carefully before signing the Client Declaration at the end. Your financial adviser is acting on your behalf in this respect.

To help you complete this application you will need:

- Information relating to existing or previous life insurance.
- Details of medication or treatment that you are currently having.
- Your doctor's name and the practice name and address (including their postcode).
- Your bank account details.

Please be aware of the following points before proceeding with this application:

Important Customer Information

- You must answer the application questions truthfully and accurately. If you don't, it could mean a claim may not be paid and your policy may be amended or cancelled.
- The questions must only be answered by the person(s) to be insured.
- Around one in ten applications will be checked by obtaining information from your doctor, either before or shortly after your policy has started.
- You must give Legal & General your doctor's details, and consent to contact them for a medical report if we need to.
- You may complete the medical questions in private and return the answers in a sealed envelope directly to the Medical Officer at: 2nd Floor, Legal & General Assurance Society Limited, Four Central Square, Cardiff, CF10 1FS.

In order to apply for Executive Income Protection, it is important you agree that:

- You must have been registered with a general practitioner (GP) in the United Kingdom for at least the last two years; and
- You are working 16 hours or more per week.

Your medical information

Legal & General follow a strict confidentiality code about all medical information you give them, or which they get from any additional medical report. This is held securely and access is limited to authorised individuals who need to see it.

Genetic Testing

The only genetic test result which you will need to tell Legal & General about is one for Huntington's disease, and you will only need to tell them about this when the total life insurance you have or are buying is over £500,000.

Complaints Procedure

Legal & General have a formal complaints procedure and details will be given to you when you receive your policy documentation.

MARKETING CONSENT

At Legal & General we take your privacy seriously; this is why we never share your personal details with anyone else for their own marketing purposes. However, from time to time we would like to contact you with news, useful information and exclusive offers on our products and services. If you'd like to be kept up to date, please let us know how you would like to hear from us:

- Post ☐
- Email ☐
- SMS ☐
- Telephone ☐
- Personalised online marketing* ☐

You can find out how to opt out of marketing at any time in our Privacy Policy online at: legalandgeneral.com/privacy-policy

*e.g. via our own systems such as My Account, social media platforms and third party websites such as YouTube.

OLP Connect – Quote

Business Protection

Part A is designed to mirror the quote section in static OLP Connect so that you can capture your client's requirements in advance and complete the quote in OLP Connect. The questions do not always match.

BASIC DETAILS

Full name and title

Please ensure you give all of your names.

Client one

Mr/Mrs/Miss/Ms/Dr/Rev/Other

Forename(s) in full

Surname

Client two

Mr/Mrs/Miss/Ms/Dr/Rev/Other

Forename(s) in full

Surname

Gender

Male ☐ Female ☐

Male ☐ Female ☐

Date of birth (DDMMYYYY)

During the last 12 months have you smoked any cigarettes, cigars, a pipe (including shisha/hookah), used vapes, e-cigarettes, or nicotine replacements?

Yes – regularly ☐ Yes – occasionally ☐ None at all ☐

A simple medical test may be required to check your answer.

If you've smoked any cigarettes, cigars, a pipe (including shisha/hookah), used vapes, e-cigarettes, or nicotine replacements at all in the last 12 months you need to answer **'Yes – regularly'** or **'Yes – occasionally'**, even if the product used did not contain any nicotine.

If you answered **'None at all'** above, please answer the following:

Apart from the last 12 months, during the last 5 years have you smoked any cigarettes, cigars, a pipe (including shisha/hookah), used vapes, e-cigarettes, or nicotine replacements?

If you've smoked any cigarettes, cigars, a pipe (including shisha/hookah), used vapes, e-cigarettes or nicotine replacements at all in the last 5 years, apart from the last 12 months you need to answer **'Yes'**.

Yes

No

Yes – regularly ☐ Yes – occasionally ☐ None at all ☐

A simple medical test may be required to check your answer.

If you've smoked any cigarettes, cigars, a pipe (including shisha/hookah), used vapes, e-cigarettes, or nicotine replacements at all in the last 12 months you need to answer **'Yes – regularly'** or **'Yes – occasionally'**, even if the product used did not contain any nicotine.

If you answered **'None at all'** above, please answer the following:

Apart from the last 12 months, during the last 5 years have you smoked any cigarettes, cigars, a pipe (including shisha/hookah), used vapes, e-cigarettes, or nicotine replacements?

If you've smoked any cigarettes, cigars, a pipe (including shisha/hookah), used vapes, e-cigarettes or nicotine replacements at all in the last 5 years, apart from the last 12 months you need to answer **'Yes'**.

Yes

No

Employment status

Full time employment ☐ Part time employment ☐

Contract worker ☐ Self employed ☐

Full time employment ☐ Part time employment ☐

Contract worker ☐ Self employed ☐

Email address*

*Legal & General need your email address in order to contact you about your application and to provide you with secure access to your policy information once you have bought your policy. This will enable Legal & General to provide you with an improved experience whilst helping to protect the environment by reducing the amount of paper we use to set up your policy.

BUSINESS PROTECTION PRODUCTS

Please note:

- **CIC** stands for Critical Illness Cover throughout this application.
- Start date. If this plan replaces another, please consider the premium collection date of your existing plan, to reduce the possibility of double cover.
- Whole of Life Protection Plan (WOLPP) cannot be selected as part of a multi product application and must be submitted as a single application.

PRODUCT SELECTION		PRODUCT DETAILS							
Reason for Purchase Business Protection <input type="checkbox"/>		Amount of Cover £ <input type="text"/> or Premium £ <input type="text"/>		Premium Frequency Monthly <input type="checkbox"/> Annual <input type="checkbox"/>		Length of Cover (not applicable for WOLPP) <input type="text"/> yrs			
Select Client Client 1 only (single life) <input type="checkbox"/> Client 2 only (single life) <input type="checkbox"/> Both (joint life) <input type="checkbox"/>		Reason for Business Protection <div> Key Person Protection <input type="checkbox"/> Partner Share Protection <input type="checkbox"/> </div> <div> Director Share Protection <input type="checkbox"/> Business Loan Protection <input type="checkbox"/> </div> <div> Limited Liability Share Protection <input type="checkbox"/> </div>							
Select a Product Life Insurance <input type="checkbox"/> Increasing Life Insurance <input type="checkbox"/> Life Insurance with Critical Illness Cover <input type="checkbox"/> Whole of Life Protection Plan (WOLPP) <input type="checkbox"/> Increasing Whole of Life Protection Plan (WOLPP) <input type="checkbox"/> Increasing Life Insurance with Critical Illness Cover <input type="checkbox"/> Decreasing Life Insurance (Business Loan) <input type="checkbox"/> Decreasing Life Insurance with Critical Illness Cover <input type="checkbox"/>		Total and Permanent Disability Cover Only available on plans that include CIC No – TPD not required <input type="checkbox"/> Yes – Own Occupation <input type="checkbox"/> Yes – Specified Work Tasks <input type="checkbox"/>		Waiver of Premium Benefit No <input type="checkbox"/> Client 1 <input type="checkbox"/> Client 2 <input type="checkbox"/> Both <input type="checkbox"/>		Guaranteed or Reviewable Premiums Guaranteed <input type="checkbox"/> Reviewable (plans that include CIC) <input type="checkbox"/>		Policy Interest Rate Decreasing only <input type="text"/> % Start date (DDMMYYYY) <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Or not known <input type="checkbox"/>	
First or Second Death (only applicable for WOLPP) First Death <input type="checkbox"/> Second Death <input type="checkbox"/>									

PRODUCT SELECTION		PRODUCT DETAILS				
Reason for Purchase Business Protection <input type="checkbox"/>		Amount of Cover £ <input type="text"/> or Premium £ <input type="text"/>		Premium Frequency Monthly <input type="checkbox"/> Annual <input type="checkbox"/>		Length of Cover <input type="text"/> yrs
Select Client Client 1 only (single life) <input type="checkbox"/> Client 2 only (single life) <input type="checkbox"/> Both (joint life) <input type="checkbox"/>		Reason for Business Protection <div> Key Person Protection <input type="checkbox"/> Partner Share Protection <input type="checkbox"/> </div> <div> Director Share Protection <input type="checkbox"/> Business Loan Protection <input type="checkbox"/> </div> <div> Limited Liability Share Protection <input type="checkbox"/> </div>				

PRODUCT SELECTION	PRODUCT DETAILS			
Select a Product Life Insurance <input type="checkbox"/> Increasing Life Insurance <input type="checkbox"/> Life Insurance with Critical Illness Cover <input type="checkbox"/> Increasing Life Insurance with Critical Illness Cover <input type="checkbox"/> Decreasing Life Insurance (Business Loan) <input type="checkbox"/> Decreasing Life Insurance with Critical Illness Cover <input type="checkbox"/>	Total and Permanent Disability Cover Only available on plans that include CIC No – TPD not required <input type="checkbox"/> Yes – Own Occupation <input type="checkbox"/> Yes – Specified Work Tasks <input type="checkbox"/>	Waiver of Premium Benefit No <input type="checkbox"/> Client 1 <input type="checkbox"/> Client 2 <input type="checkbox"/> Both <input type="checkbox"/>	Guaranteed or Reviewable Premiums Guaranteed <input type="checkbox"/> Reviewable (plans that include CIC) <input type="checkbox"/>	Policy Interest Rate Decreasing only <input type="text"/> % Start date (DDMMYYYY) <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Or not known <input type="checkbox"/>

PRODUCT SELECTION	PRODUCT DETAILS		
Reason for Purchase Business Protection <input type="checkbox"/>	Amount of Cover <input type="text"/> £ or Premium <input type="text"/> £	Premium Frequency Monthly <input type="checkbox"/> Annual <input type="checkbox"/>	Length of Cover <input type="text"/> yrs

PRODUCT SELECTION	PRODUCT DETAILS	
Select Client Client 1 only (single life) <input type="checkbox"/> Client 2 only (single life) <input type="checkbox"/> Both (joint life) <input type="checkbox"/>	Reason for Business Protection Key Person Protection <input type="checkbox"/> Partner Share Protection <input type="checkbox"/> Director Share Protection <input type="checkbox"/> Business Loan Protection <input type="checkbox"/> Limited Liability Share Protection <input type="checkbox"/>	

PRODUCT SELECTION	PRODUCT DETAILS			
Select a Product Life Insurance <input type="checkbox"/> Increasing Life Insurance <input type="checkbox"/> Life Insurance with Critical Illness Cover <input type="checkbox"/> Increasing Life Insurance with Critical Illness Cover <input type="checkbox"/> Decreasing Life Insurance (Business Loan) <input type="checkbox"/> Decreasing Life Insurance with Critical Illness Cover <input type="checkbox"/>	Total and Permanent Disability Cover Only available on plans that include CIC No – TPD not required <input type="checkbox"/> Yes – Own Occupation <input type="checkbox"/> Yes – Specified Work Tasks <input type="checkbox"/>	Waiver of Premium Benefit No <input type="checkbox"/> Client 1 <input type="checkbox"/> Client 2 <input type="checkbox"/> Both <input type="checkbox"/>	Guaranteed or Reviewable Premiums Guaranteed <input type="checkbox"/> Reviewable (plans that include CIC) <input type="checkbox"/>	Policy Interest Rate Decreasing only <input type="text"/> % Start date (DDMMYYYY) <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Or not known <input type="checkbox"/>

PRODUCT SELECTION	PRODUCT DETAILS		
Reason for Purchase Business Protection <input type="checkbox"/>	Amount of Cover <input type="text"/> £ or Premium <input type="text"/> £	Premium Frequency Monthly <input type="checkbox"/> Annual <input type="checkbox"/>	Length of Cover <input type="text"/> yrs
Select Client Client 1 only (single life) <input type="checkbox"/> Client 2 only (single life) <input type="checkbox"/> Both (joint life) <input type="checkbox"/>	Reason for Business Protection Key Person Protection <input type="checkbox"/> Partner Share Protection <input type="checkbox"/> Director Share Protection <input type="checkbox"/> Business Loan Protection <input type="checkbox"/> Limited Liability Share Protection <input type="checkbox"/>		

BUSINESS PROTECTION PRODUCTS continued

Select a Product Life Insurance <input type="checkbox"/> Increasing Life Insurance <input type="checkbox"/> Life Insurance with Critical Illness Cover <input type="checkbox"/> Increasing Life Insurance with Critical Illness Cover <input type="checkbox"/> Decreasing Life Insurance (Business Loan) <input type="checkbox"/> Decreasing Life Insurance with Critical Illness Cover <input type="checkbox"/>	Total and Permanent Disability Cover Only available on plans that include CIC No – TPD not required <input type="checkbox"/> Yes – Own Occupation <input type="checkbox"/> Yes – Specified Work Tasks <input type="checkbox"/>	Waiver of Premium Benefit No <input type="checkbox"/> Client 1 <input type="checkbox"/> Client 2 <input type="checkbox"/> Both <input type="checkbox"/>	Guaranteed or Reviewable Premiums Guaranteed <input type="checkbox"/> Reviewable (plans that include CIC) <input type="checkbox"/>	Policy Interest Rate Decreasing only <input type="text"/> % Start date (DDMMYYYY) <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Or not known <input type="checkbox"/>
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EXECUTIVE INCOME PROTECTION BENEFIT

PRODUCT SELECTION		PRODUCT DETAILS		
Reason for Purchase Employee sick pay cover <input type="checkbox"/>	Annual Earnings <input type="text"/> £ Earnings are defined as your annual pre tax earnings for PAYE assessment purposes and can include your P11d benefits. Please refer to your Policy Summary for full information.	Type of cover Standard <input type="checkbox"/> Low Cost (1 year) <input type="checkbox"/> Low Cost (2 years) <input type="checkbox"/>		Select Client Client 1 (only) <input type="checkbox"/> Client 2 (only) <input type="checkbox"/>
Select a Product Executive Income Protection Benefit <input type="checkbox"/>	Monthly Benefit <input type="text"/> £ Employer National Insurance contributions: Monthly employer pension contributions (optional): <input type="text"/> £	Deferred period 4 weeks <input type="checkbox"/> 8 weeks <input type="checkbox"/> 13 weeks <input type="checkbox"/> 26 weeks <input type="checkbox"/> 52 weeks <input type="checkbox"/>	Age at expiry <input type="text"/> yrs	Start date (DDMMYYYY) <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Or not known <input type="checkbox"/>

PRODUCT SELECTION		PRODUCT DETAILS		
Reason for Purchase Employee sick pay cover <input type="checkbox"/>	Annual Earnings <input type="text"/> £ Earnings are defined as your annual pre tax earnings for PAYE assessment purposes and can include your P11d benefits. Please refer to your Policy Summary for full information.	Type of cover Standard <input type="checkbox"/> Low Cost (1 year) <input type="checkbox"/> Low Cost (2 years) <input type="checkbox"/>		Select Client Client 1 (only) <input type="checkbox"/> Client 2 (only) <input type="checkbox"/>
Select a Product Executive Income Protection <input type="checkbox"/>	Monthly Benefit <input type="text"/> £ Employer National Insurance contributions: Monthly employer pension contributions (optional): <input type="text"/> £	Deferred period 4 weeks <input type="checkbox"/> 8 weeks <input type="checkbox"/> 13 weeks <input type="checkbox"/> 26 weeks <input type="checkbox"/> 52 weeks <input type="checkbox"/>	Age at expiry <input type="text"/> yrs	Start date (DDMMYYYY) <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Or not known <input type="checkbox"/>

APPLICATION FORM – PART A

OCCUPATION DETAILS



Only applicable for applications which include Executive Income Protection or Critical Illness Cover.

Please indicate your occupation type from the categories listed opposite.

If your occupation doesn't fit into one of these categories, tick 'Another category'.

Working in an office-type environment for at least 75% of your typical working day

☐
☐

Retail – for example, salesperson, retailer, shop worker or manager, **(except market traders)**

☐
☐

Catering – for example, caterer, chef, cook, waiter, waitress, kitchen staff

☐
☐

Education – for example, teacher, lecturer, head teacher, classroom assistant, nursery worker

☐
☐

Healthcare – for example, nursing, medical, surgical, carer

☐
☐

Another category **(including market traders)**

☐
☐

If 'Healthcare', please select:

Nurse, staff nurse, charge nurse, sister, matron, auxiliary, paramedic, practice nurse, dental nurse, district nurse, midwife

☐
☐

Surgeon, anaesthetist, obstetrician, gynaecologist, dentist, dental hygienist, carer, care assistant, social worker, physiotherapist

☐
☐

Physician, medical or general practitioner, hospital doctor **(other than surgeon, anaesthetist, obstetrician or gynaecologist – see above)**, psychiatrist, osteopath

☐
☐

Client one

Client two

If 'Another category', or if the application includes Executive Income Protection, please give your occupation title:

Occupation*

Occupation class

1 ☐ 2 ☐ 3 ☐ 4 ☐

*Please complete for main occupation only.

If 'Another category', or if the application includes Executive Income Protection, please give your occupation title:

Occupation*

Occupation class

1 ☐ 2 ☐ 3 ☐ 4 ☐

*Please complete for main occupation only.

The occupation class is to be completed by your financial adviser.

Part B is designed to mirror the static Underwriting route in OLP Connect so that you can capture your client's answers in advance and complete the application in OLP Connect. This form **cannot** be used with the Interactive Underwriting route. The questions do not always match.

	Client one	Client two
<p>What is your contact address, including postcode?</p> <p>Please check that you've filled in your postcode as this is essential for processing the application quickly.</p>	<div><input type="text"/></div> <div><input type="text"/></div> <div><input type="text"/></div> <div><input type="text"/></div> <div><input type="text"/></div>	<div>As Client 1 <input type="checkbox"/></div> <div><input type="text"/></div> <div><input type="text"/></div> <div><input type="text"/></div> <div><input type="text"/></div>
<p>Phone Numbers</p> <p>We may need to contact you about your application, which might involve discussing sensitive matters. If we contact you by telephone, calls may be recorded and monitored</p>	<div>Work phone (optional) <input type="text"/></div> <div>Home phone (optional) <input type="text"/></div> <div>Mobile phone (optional) <input type="text"/></div>	<div>Work phone (optional) <input type="text"/></div> <div>Home phone (optional) <input type="text"/></div> <div>Mobile phone (optional) <input type="text"/></div>
<p>What is your home address, including postcode, if different from the contact address provided above?</p> <p>Please check that you've filled in your postcode.</p>	<div><input type="text"/></div> <div><input type="text"/></div> <div><input type="text"/></div> <div><input type="text"/></div> <div><input type="text"/></div>	<div>As Client 1 <input type="checkbox"/></div> <div><input type="text"/></div> <div><input type="text"/></div> <div><input type="text"/></div> <div><input type="text"/></div>

EXISTING POLICIES

Is this policy/policies to replace an existing Legal & General policy or policies?

Policy Number(s)

If you don't have these to hand please leave blank and we will contact you.

Client one

Yes

☐

No

☐

Client two

Yes

☐

No

☐

PERMISSION TO REQUEST A MEDICAL REPORT FROM YOUR DOCTOR

Legal & General may need to request a medical report from your doctor in order to assess your application.

Legal & General will need your consent to be able to do this and a form for this is provided on the following pages as part of this application form. You don't have to provide consent but it will mean we won't be able to continue with your application if consent is not given.

If you have any questions relating to the process of obtaining, assessing or storing medical information please write to:
The Claims and Underwriting Director, Legal & General, City Park, The Drove Way, Hove BN3 7PY.

We would like to ask you for your consent to request a medical report to help us assess your application. This request is made using the Access to Medical Reports Act 1988, Access to Medical Records Act 1990 (where applicable), the Access to Personal Files and Medical Reports (Northern Ireland) Order 1991 (where applicable), and the Isle of Man Access to Health Records and Reports Act 1993 (where applicable). You also have additional rights under the Acts listed below, please also see the section titled 'Your Rights' in the Privacy Policy on our website for full details.

Data Protection Act 2018**General Data Protection Regulation 2018**

Full Name:	Mr/Mrs/Miss/Ms/Dr/Rev/Other <input type="text"/>	GP Name (if known): <input type="text"/>
Current Address:	<input type="text"/> <input type="text"/> <input type="text"/>	GP Address: <input type="text"/> <input type="text"/> <input type="text"/>
Date of Birth (DDMMYYYY):	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	

Things you need to know before you give your consent

- If you would like to see a copy of the report before Legal & General receive it, please let us know below. You will then have 21 days from the date we request the report to arrange with your GP to see it.
- If you read the report and think that anything is incorrect or misleading, you may ask your doctor to amend it, or you may attach a personal statement to the report before it's sent to us.
- Your doctor may decide not to show you the report if he or she feels that it would cause physical or mental harm to you or others.
- You can ask for a copy of the report any time within 6 months from when your GP sends it to us.
- We will not request a medical report from your GP without your consent. Please be aware that we may not be able to offer you the cover requested without seeing a medical report.

The report could include details of consultations with any doctor or healthcare professional. We will only ask for information about your current or past health that's relevant to your application.

We will not ask your doctor to reveal information about:

- Negative tests for HIV, hepatitis B or C.
- Any sexually transmitted infections, unless there could be long-term effects on your health.
- Predictive genetic test results, unless there is a favourable test result which shows that you have not inherited a condition your family suffers from.

To see an example of the questions we will ask your GP, please visit:

www.legalandgeneral.com/lifemedicalquestions

If you have any questions about your rights under the Acts or questions relating to the process of getting, assessing or storing medical information, please write to:

Claims and Underwriting Director, Legal & General Assurance Society, City Park, The Droveway, HOVE, BN3 7PY

Your Declaration of Consent

I consent to Legal & General asking any doctor I have consulted about my physical or mental health to provide a medical report so that they may assess my application. I authorise those asked to provide a report when they receive a copy of this consent form. This consent is valid for 12 months from today's date.

Signature:

Date (DDMMYYYY):

If Legal & General need to ask for a report from your GP
do you want to see it before it is sent to them?

Yes ☐ No ☐

We would like to ask you for your consent to request a medical report to help us assess your application. This request is made using the Access to Medical Reports Act 1988, Access to Medical Records Act 1990 (where applicable), the Access to Personal Files and Medical Reports (Northern Ireland) Order 1991 (where applicable), and the Isle of Man Access to Health Records and Reports Act 1993 (where applicable). You also have additional rights under the Acts listed below, please also see the section titled 'Your Rights' in the Privacy Policy on our website for full details.

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Full Name:	Mr/Mrs/Miss/Ms/Dr/Rev/Other <input type="text"/>	GP Name (if known): <input type="text"/>
Current Address:	<input type="text"/> <input type="text"/> <input type="text"/>	GP Address: <input type="text"/> <input type="text"/> <input type="text"/>
Date of Birth (DDMMYYYY):	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	

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- If you read the report and think that anything is incorrect or misleading, you may ask your doctor to amend it, or you may attach a personal statement to the report before it's sent to us.
- Your doctor may decide not to show you the report if he or she feels that it would cause physical or mental harm to you or others.
- You can ask for a copy of the report any time within 6 months from when your GP sends it to us.
- We will not request a medical report from your GP without your consent. Please be aware that we may not be able to offer you the cover requested without seeing a medical report.

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Signature:

Date (DDMMYYYY):

If Legal & General need to ask for a report from your GP
do you want to see it before it is sent to them?

Yes ☐ No ☐

DOCTOR'S DETAILS

Please include your doctor's practice/clinic name (if known), postcode and telephone number as this is essential for processing your application more quickly.



Please don't assume that Legal & General will contact your doctor for confirmation of medical details.

Doctor's name

Practice/clinic name and address (including postcode)

Postcode

Telephone number

Doctor's name

Practice/clinic name and address (including postcode)

As client 1

Postcode

Telephone number

WORK, TOTAL COVER AND TRAVEL

It's very important you answer every question truthfully and accurately to ensure all valid claims are paid to protect you and your dependants. If you don't, it could mean a claim may not be paid and your policy may be amended or cancelled. Legal & General won't always write to your doctor to confirm your answers.

Client one

Please tick to confirm you've read the above statement.

☐

Client two

Please tick to confirm you've read the above statement.

☐


Only answer this question if you're applying for Executive Income Protection with an occupation class 1 or 2.

How many business miles do you drive on average each year?

miles

miles

Please ignore travel to and from your usual place of work.

Do you work in any of the occupations or environments opposite?

If 'Yes', tick all that apply.

If 'No', tick 'None of the above'.

15 metres is the height of a typical 3 storey house.

Outside, at heights over 15 metres (50 ft) for more than 5 hours during a typical week

The Armed Forces or as a member of the Armed Forces Reserves

Flying as a pilot or member of a flight crew (this does not include cabin crew or flying in the Armed Forces)

Motor car sport driving

Motorcycle sport riding

The offshore fishing industry

The offshore oil or gas industry

As a full time barman, barmaid or landlord in a public house
Full time means working an average of 30 or more hours a week

Underwater

Underground, for example mining, tunnelling

With explosives

None of the above

Client one

Client two

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Client one

Occupation*

Client two

Occupation*

What is your occupation if you haven't told us already in this form and you've ticked one of the occupations in this question?

Including this application, will the total amount of cover on your life for business purposes exceed £1,500,000 life cover or £750,000 critical illness cover?

Please ignore cover that will be cancelled and applications that are for comparison purposes only.

Yes ☐ No ☐

If 'Yes', how much business protection life cover do you have?

£

How much business protection critical illness cover do you have?

Enter an amount if you answered yes to this question and this application includes critical illness cover.

£

Yes ☐ No ☐

If 'Yes', how much business protection life cover do you have?

£

How much business protection critical illness cover do you have?

Enter an amount if you answered yes to this question and this application includes critical illness cover.

£



If you've answered 'Yes' to the above question, please complete the Business Assurance Questionnaire (page 20) BEFORE continuing with the next question.

During the last five years have you spent more than 90 consecutive days in Africa, the Caribbean, Russia, Thailand or Ukraine?

The Caribbean includes Antigua, Bahamas, Barbados, Bermuda, Cuba, Dominican Republic, Grenada, Haiti, Jamaica, Trinidad and Tobago and its other islands.

During the next two years do you intend to spend more than 28 consecutive days outside the UK?

Please ignore travel as a member of the Armed Forces.

In this context, UK includes England, Scotland, Wales and Northern Ireland.

Client one	Client two
<p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>If 'Yes', which part of the world was this? (tick all that apply)</p> <p>Africa – Algeria, Egypt, Libya, Morocco, Tunisia <input type="checkbox"/></p> <p>Africa – other <input type="checkbox"/> The Caribbean <input type="checkbox"/></p> <p>Russia or Ukraine <input type="checkbox"/> Thailand <input type="checkbox"/></p>	<p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>If 'Yes', which part of the world was this? (tick all that apply)</p> <p>Africa – Algeria, Egypt, Libya, Morocco, Tunisia <input type="checkbox"/></p> <p>Africa – other <input type="checkbox"/> The Caribbean <input type="checkbox"/></p> <p>Russia or Ukraine <input type="checkbox"/> Thailand <input type="checkbox"/></p>
<p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>If 'Yes', please give the following details:</p> <p>Will you be staying within the European Union, United States of America, Canada, Australia or New Zealand?</p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>Do you plan to leave the UK permanently?</p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>If 'Yes' to leaving permanently, when do you intend to leave?</p> <p>Within 6 months <input type="checkbox"/> Later than 6 months <input type="checkbox"/></p> <p>If 'No' to leaving permanently:</p> <p>How long do you plan to be outside the UK or Republic of Ireland during the next two years?</p> <p><input type="text"/> weeks <input type="text"/> days</p> <p>Which countries or islands outside the European Union, United States of America, Canada, Australia or New Zealand are you going to?</p> <p><input type="text"/></p>	<p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>If 'Yes', please give the following details:</p> <p>Will you be staying within the European Union, United States of America, Canada, Australia or New Zealand?</p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>Do you plan to leave the UK permanently?</p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>If 'Yes' to leaving permanently, when do you intend to leave?</p> <p>Within 6 months <input type="checkbox"/> Later than 6 months <input type="checkbox"/></p> <p>If 'No' to leaving permanently:</p> <p>How long do you plan to be outside the UK or Republic of Ireland during the next two years?</p> <p><input type="text"/> weeks <input type="text"/> days</p> <p>Which countries or islands outside the European Union, United States of America, Canada, Australia or New Zealand are you going to?</p> <p><input type="text"/></p>

HAZARDOUS ACTIVITIES

Not including your occupation, do you regularly take part in any of the activities listed opposite or do you intend to do so within the next six months?

Please ignore one-off bungee and parachute jumps.

If 'Yes', tick all that apply.

If 'No', tick 'None of the above'.

Client one	Client two
Caving or Potholing <input type="checkbox"/>	Caving or Potholing <input type="checkbox"/>
Flying (other than as a fare-paying passenger) <input type="checkbox"/>	Flying (other than as a fare-paying passenger) <input type="checkbox"/>
Hang gliding or Paragliding <input type="checkbox"/>	Hang gliding or Paragliding <input type="checkbox"/>
Motor car sport driving <input type="checkbox"/>	Motor car sport driving <input type="checkbox"/>
Motorcycle sport riding <input type="checkbox"/>	Motorcycle sport riding <input type="checkbox"/>
Mountaineering or Rock climbing <input type="checkbox"/>	Mountaineering or Rock climbing <input type="checkbox"/>
Parachuting, Sky diving or BASE jumping <input type="checkbox"/>	Parachuting, Sky diving or BASE jumping <input type="checkbox"/>
Powerboat racing <input type="checkbox"/>	Powerboat racing <input type="checkbox"/>
Sailing other than inland <input type="checkbox"/>	Sailing other than inland <input type="checkbox"/>
Underwater diving <input type="checkbox"/>	Underwater diving <input type="checkbox"/>
Any Extreme Sport, for example bungee jumping, canyoning, white water rafting <input type="checkbox"/>	Any Extreme Sport, for example bungee jumping, canyoning, white water rafting <input type="checkbox"/>
None of the above <input type="checkbox"/>	None of the above <input type="checkbox"/>



If you've ticked any of the activities listed in the question above, please complete the Hazardous Activities Questionnaire (page 24) BEFORE continuing with the next question.

GENERAL HEALTH AND LIFESTYLE

 Please don't assume that Legal & General will contact your doctor for confirmation of medical details.

Genetic Testing

The Association of British Insurers (ABI) have a policy on genetics and insurance. Currently, you only need to tell Legal & General about any predictive genetic test results concerning Huntington's disease, for life insurance over £500,000 in total. This is because the Government has approved this test for insurers to use. The total is for any life insurance application being made now together with any life insurance you have already, with Legal & General or other providers. You don't need to tell us about any other predictive genetic test result. However, you must tell us if you are experiencing symptoms of, or are having treatment for, a medical condition including any genetically inherited condition. You must also tell us of any family history of a medical condition if asked for in the relevant question in this application. If you want to tell us about a negative genetic test result, we'll be willing to consider this when setting your premium. A copy of the Code on Genetic Testing and Insurance is available from us on request or from the ABI website: abi.org.uk

What is your height
(without shoes)?

What is your weight
(in indoor clothes)?

What is your trouser waist size,
your UK dress or skirt size?

Complete only one answer.

How many cigarettes do you
smoke on average each day?

If you don't smoke cigarettes
daily, please select '0'.

During the last 10 years have you used
any of the drugs listed opposite?

We'll only use the answer to this question to assess your application and at claim stage. Therefore there are no 'legal implications' in answering yes to this question.

If 'Yes', tick all that apply.

If 'No', tick 'None of the above'.

Client one	Client two
<div> <input type="text"/> m OR <input type="text"/> ft <input type="text"/> in </div>	<div> <input type="text"/> m OR <input type="text"/> ft <input type="text"/> in </div>
<div> <input type="text"/> kg OR <input type="text"/> st <input type="text"/> lb </div>	<div> <input type="text"/> kg OR <input type="text"/> st <input type="text"/> lb </div>
<p>If you're pregnant, please give your weight immediately prior to this pregnancy.</p>	
<div> <input type="text"/> cm OR <input type="text"/> in </div>	<div> <input type="text"/> cm OR <input type="text"/> in </div>
<div> OR <input type="text"/> UK dress, skirt or trouser size </div>	<div> OR <input type="text"/> UK dress, skirt or trouser size </div>
<p>Please use the size from the most recent clothing purchase you made for yourself. If you're pregnant, please advise your size immediately prior to this pregnancy.</p>	
<div> 0 cigarettes per day 1-10 cigarettes per day 11-20 cigarettes per day 21-30 cigarettes per day 31-40 cigarettes per day 41-50 cigarettes per day 51 or more cigarettes per day </div>	<div> 0 cigarettes per day 1-10 cigarettes per day 11-20 cigarettes per day 21-30 cigarettes per day 31-40 cigarettes per day 41-50 cigarettes per day 51 or more cigarettes per day </div>
<div> <ul style="list-style-type: none"> • Cannabis (unless prescribed by a health professional). You don't need to answer this question 'Yes' if you use or have used CBD oil only. • Any recreational drugs. For example: Cocaine Ecstasy or amphetamines Heroin or opioids Other • Any psychoactive substance including drugs previously known as 'legal highs' • Any recreational drugs substitutes, for example, methadone • Anabolic steroids (or any performance enhancing drugs) not prescribed by a doctor • Weight loss injections not prescribed by a doctor or health professional (this includes online pharmacists) • Been addicted to, misused or overused any medication whether prescribed by a doctor or not • None of the above </div>	<div> <ul style="list-style-type: none"> • Cannabis (unless prescribed by a health professional). You don't need to answer this question 'Yes' if you use or have used CBD oil only. • Any recreational drugs. For example: Cocaine Ecstasy or amphetamines Heroin or opioids Other • Any psychoactive substance including drugs previously known as 'legal highs' • Any recreational drugs substitutes, for example, methadone • Anabolic steroids (or any performance enhancing drugs) not prescribed by a doctor • Weight loss injections not prescribed by a doctor or health professional (this includes online pharmacists) • Been addicted to, misused or overused any medication whether prescribed by a doctor or not • None of the above </div>

continues

GENERAL HEALTH AND LIFESTYLE continued

Client one	Client two
<p>If 'Yes', how long ago did you last use any of the above drugs?</p> <p>_____ years _____ months</p>	<p>If 'Yes', how long ago did you last use any of the above drugs?</p> <p>_____ years _____ months</p>
<p>If 'Cannabis', how many times during a typical week do you or did you use cannabis?</p> <p>_____ cannabis per week</p>	<p>If 'Cannabis', how many times during a typical week do you or did you use cannabis?</p> <p>_____ cannabis per week</p>
<p>If 'Cannabis', do you or did you, smoke or vape when you've used cannabis?</p> <p>Yes _____ No _____</p>	<p>If 'Cannabis', do you or did you, smoke or vape when you've used cannabis?</p> <p>Yes _____ No _____</p>



If you have ticked more than one box above, please provide details on how long ago this was in the Additional Information section on page 27.

Have you ever tested positive for HIV, or are you waiting for the result of an HIV test?

A negative HIV test result won't, by itself, have any effect on your acceptance terms for insurance.

Client one	Client two
<p>Tested positive for HIV <input type="checkbox"/></p>	<p>Tested positive for HIV <input type="checkbox"/></p>
<p>Awaiting results of HIV test <input type="checkbox"/></p>	<p>Awaiting results of HIV test <input type="checkbox"/></p>
<p>No <input type="checkbox"/></p>	<p>No <input type="checkbox"/></p>

How often do you drink alcohol?

Tick only one answer.

For example, a drink is a glass of wine or a glass or bottle of beer.

Client one	Client two
<p>Daily <input type="checkbox"/> Monthly or less frequently <input type="checkbox"/></p>	<p>Daily <input type="checkbox"/> Monthly or less frequently <input type="checkbox"/></p>
<p>Weekly <input type="checkbox"/> On special occasions only <input type="checkbox"/></p>	<p>Weekly <input type="checkbox"/> On special occasions only <input type="checkbox"/></p>
<p>Two or three times a month <input type="checkbox"/> Never <input type="checkbox"/></p>	<p>Two or three times a month <input type="checkbox"/> Never <input type="checkbox"/></p>
<p>If 'Daily' or 'Two or three times a month', on a typical day when you have alcohol, how many alcoholic drinks do you have? <input type="text"/></p>	<p>If 'Daily' or 'Two or three times a month', on a typical day when you have alcohol, how many alcoholic drinks do you have? <input type="text"/></p>
<p>If 'Weekly', during a typical week, how many alcoholic drinks do you have? <input type="text"/></p>	<p>If 'Weekly', during a typical week, how many alcoholic drinks do you have? <input type="text"/></p>

Have you ever been told by a health professional that you should reduce the amount of alcohol you have because you were drinking too much?

Client one	Client two
<p>Yes <input type="checkbox"/> No <input type="checkbox"/></p>	<p>Yes <input type="checkbox"/> No <input type="checkbox"/></p>
<p>If 'Yes', when was this? <input type="text"/></p>	<p>If 'Yes', when was this? <input type="text"/></p>
<p>Please tell us what you were drinking and the amount. <input type="text"/></p>	<p>Please tell us what you were drinking and the amount. <input type="text"/></p>

Was it for any of the following reasons?

Only complete this question if you answered **'Yes'** to the previous question above.

Client one	Client two
<p>Pregnancy <input type="checkbox"/></p>	<p>Pregnancy <input type="checkbox"/></p>
<p>Taking medication which meant alcohol should be avoided or reduced <input type="checkbox"/></p>	<p>Taking medication which meant alcohol should be avoided or reduced <input type="checkbox"/></p>
<p>It was part of general advice and you were drinking within the Government guidelines of up to 14 units of alcohol per week (7 alcoholic drinks) or less <input type="checkbox"/></p>	<p>It was part of general advice and you were drinking within the Government guidelines of up to 14 units of alcohol per week (7 alcoholic drinks) or less <input type="checkbox"/></p>
<p>Other reason <input type="checkbox"/></p>	<p>Other reason <input type="checkbox"/></p>
<p>Have you been told by a health professional to reduce the amount of alcohol you have on more than one occasion?</p> <p>Yes _____ No _____</p>	<p>Have you been told by a health professional to reduce the amount of alcohol you have on more than one occasion?</p> <p>Yes _____ No _____</p>
<p>When you were told to reduce the amount of alcohol you drink, was this before you were aged 25?</p> <p>Yes _____ No _____</p>	<p>When you were told to reduce the amount of alcohol you drink, was this before you were aged 25?</p> <p>Yes _____ No _____</p>

Have you ever:

Tick all that apply.

Client one	Client two
<p>Been referred to or been in contact with an alcohol specialist or support group? <input type="checkbox"/></p>	<p>Been referred to or been in contact with an alcohol specialist or support group? <input type="checkbox"/></p>
<p>Attended, been advised to attend, been in contact with or used an alcohol counsellor or service. This includes phone and online services <input type="checkbox"/></p>	<p>Attended, been advised to attend, been in contact with or used an alcohol counsellor or service. This includes phone and online services <input type="checkbox"/></p>
<p>None of the above <input type="checkbox"/></p>	<p>None of the above <input type="checkbox"/></p>

HEALTH – EVER



When answering the following questions, if you're unsure whether to tell Legal & General about a medical condition, please tell us anyway. There's no need to tell us about the same condition more than once in this application.

Have you ever:

	Client one		Client two	
a) had diabetes or a heart condition, for example angina, heart attack, heart valve problem, heart surgery?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
b) had a stroke, mini stroke, transient ischaemic attack (TIA), brain haemorrhage or surgery to your blood vessels? Please ignore varicose veins unless there's ulceration present.	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
c) had cancer, Hodgkin lymphoma, Non-Hodgkin lymphoma, leukaemia or a melanoma?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
d) had a cyst, growth or tumour in either your brain or spine?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
e) had any neurological condition or visual disturbance, for example epilepsy, multiple sclerosis, muscular dystrophy, cerebral palsy, motor neurone disease, Parkinson's disease, optic neuritis? Please ignore long and short sightedness that's been corrected.	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
f) been admitted overnight to hospital or referred to a psychiatrist for mental illness, anorexia or bulimia?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>



If you've answered 'Yes' to ANY part of the above question, please complete one of the Medical Questionnaires (page 25) BEFORE continuing with the next question.

HEALTH – LAST FIVE YEARS

Apart from anything you've already told us about in this application, during the last 5 years have you been in contact with a doctor, nurse or other health professional for:

If you've answered 'Yes' to ANY part of these questions, please complete one of the Medical Questionnaires (page 25) BEFORE continuing with the next question.

a) raised blood pressure, raised cholesterol or condition affecting blood or blood vessels, for example anaemia, excess sugar in the blood, blood clot, deep vein thrombosis?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
b) any condition affecting your kidneys, bladder or prostate, for example blood or protein in the urine, kidney or bladder stones?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
c) any condition affecting your stomach, oesophagus or bowel, for example Crohn's disease, ulcerative colitis? Please ignore diarrhoea, food poisoning, sickness or vomiting, stomach bug or upset, provided no hospital investigation was advised or completed.	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
d) any condition affecting your gall bladder, liver or pancreas, for example hepatitis, fatty liver?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
e) any condition affecting your lungs or breathing, for example asthma, emphysema, sleep apnoea, sarcoidosis? Please ignore hay fever and one-off chest infections from which you've fully recovered.	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
f) lupus, fibromyalgia, gout or any type of arthritis, neck, back, spine or joint trouble, for example rheumatoid arthritis, sciatica?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
g) anxiety, depression or any mental illness that's required treatment or counselling, or chronic fatigue syndrome?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
h) a growth, lump, polyp or tumour of any kind?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
i) chest pain, palpitations or irregular heartbeat, paralysis, numbness, persistent tingling or pins and needles, tremor or facial pain other than dental pain, memory loss, dizziness or balance problems?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>



If you've answered 'Yes' to ANY part of the above question, please complete one of the Medical Questionnaires (page 25) BEFORE continuing with the next question.



When answering the following questions, if you're unsure whether to tell Legal & General about a medical condition, please tell us anyway. There's no need to tell us about the same condition more than once in this application.



Only answer this question if you're applying for Executive Income Protection or Critical Illness Cover.

Apart from anything you've already told us about in this application, during the last five years have you been in contact with a doctor, nurse or other health professional for:

- a) a mole or freckle?
Please ignore birthmarks where no treatment or specialist referral has been advised.
- b) any condition affecting your thyroid?
- c) any condition affecting your ears or hearing, for example Ménière's disease, deafness?
Please ignore simple earache and ear infections that have resolved leaving no continuing hearing loss.
- d) any condition affecting your eyes or vision, not wholly corrected by spectacles, lenses or laser treatment, for example cataract, blindness?

Client one

Yes ☐ No ☐

Yes ☐ No ☐

Yes ☐ No ☐

Yes ☐ No ☐

Client two

Yes ☐ No ☐

Yes ☐ No ☐

Yes ☐ No ☐

Yes ☐ No ☐

This question is applicable for females only:

- e) any gynaecological condition for which you've not yet been discharged from follow up, or a cervical smear requiring further investigations?
Please ignore routine cervical smears if the results have been normal.

Yes ☐ No ☐

Yes ☐ No ☐



Only answer this question if you're applying for Executive Income Protection:

Client one

Yes ☐ No ☐

Client two

Yes ☐ No ☐

Do you have any other illness, injury or disability that's kept you off work for a continuous period of two weeks or more, for example stress, headaches, trapped nerve?
Please ignore colds and flu from which you've fully recovered and pregnancy where no complications were present.



If you've answered 'Yes' to ANY part of the above question, please complete one of the Medical Questionnaires (page 25) BEFORE continuing with the next question.

HEALTH – LAST 12 MONTHS

Apart from anything you've already told us about in this application, during the last 12 months have you:

- a) had any medical condition, illness or injury that you've received treatment for over a continuous period of four weeks or more?
Please ignore oral contraception pill, pregnancy and minor accidents and injuries, for example pulled or strained muscle, torn ligament or tendon, sprained joint, provided they've not kept you off work for two weeks or more.
- b) been referred to or had any investigations in hospital, for example biopsy, scan, ECG?

Yes ☐ No ☐

Yes ☐ No ☐

Yes ☐ No ☐

Yes ☐ No ☐



If you've answered 'Yes' to ANY part of the above question, please complete one of the Medical Questionnaires (page 25) BEFORE continuing with the next question.

HEALTH continued

Apart from anything you've already told us about in this application, do you have any medical condition or symptom that:

Your doctor or nurse told you to contact them about during the next three weeks?
Please ignore consultations for repeat prescriptions and pregnancy.

Yes ☐ No ☐

Yes ☐ No ☐

During the last three months have you had any of the symptoms listed opposite?

- Unexplained bleeding, weight loss, lump or growth
- Unexplained changes with walking, movement or mobility, numbness or tingling, mental functioning, or changes to your vision
- Mole or freckle that's bled or changed in appearance
- A cough that's lasted for three weeks or more
- Any other symptom that you may contact a health professional about for the first time

Yes ☐ No ☐

Yes ☐ No ☐



If you've answered 'Yes' to ANY part of the above questions, please complete one of the Medical Questionnaires (page 25) BEFORE continuing with the next question.

FAMILY HISTORY



If you're aged over 50, only answer this question if your application includes Executive Income Protection or Critical Illness Cover.
If you're aged 50 or under, please answer this question.

Have any of your biological parents, brothers or sisters, before the age of 60, had any of the conditions opposite?

If 'Yes', tick all that apply.

If 'No', tick 'None of the above'.

Please answer in relation to full blood family members above that you know about. If you don't know about any of these relatives, answer 'Don't know'.

For each condition selected, please give:

- the total number of relatives who had the condition
- their age(s) at the time the condition first occurred (except where indicated) – but only the youngest (lowest) age(s).

Client one	✓	No. of relatives affected	Youngest age affected	Second youngest age affected	Client two	✓	No. of relatives affected	Youngest age affected	Second youngest age affected
Heart attack, Angina, Stroke or Type 2 Diabetes					Heart attack, Angina, Stroke or Type 2 Diabetes				
Cancer of the Breast					Cancer of the Breast				
Cancer of the Ovary					Cancer of the Ovary				
Cancer of the Bowel (Colon)					Cancer of the Bowel (Colon)				
Cancer of another site					Cancer of another site				
<p>If 'Cancer of another site', for each relative please tell us the part of the body affected by the 'primary' cancer, that is, where it first occurred in the body.</p>					<p>If 'Cancer of another site', for each relative please tell us the part of the body affected by the 'primary' cancer, that is, where it first occurred in the body.</p>				
<div></div>					<div></div>				
Cardiomyopathy (primary disorder of the heart muscle)					Cardiomyopathy (primary disorder of the heart muscle)				
Multiple Sclerosis			N/A	N/A	Multiple Sclerosis			N/A	N/A
<p>If 'Multiple Sclerosis', please tell us the family member(s) affected:</p>					<p>If 'Multiple Sclerosis', please tell us the family member(s) affected:</p>				
Mother		Father			Mother		Father		
Brother(s)		Sister(s)			Brother(s)		Sister(s)		
Myotonic Dystrophy					Myotonic Dystrophy				
Polyposis coli (Familial adenomatous)					Polyposis coli (Familial adenomatous)				

continues

FAMILY HISTORY continued

Client one	✓	No. of relatives affected	Youngest age affected	Second youngest age affected	Client two	✓	No. of relatives affected	Youngest age affected	Second youngest age affected
Polycystic Kidney Disease		<input type="text"/>	<input type="text"/>	<input type="text"/>	Polycystic Kidney Disease		<input type="text"/>	<input type="text"/>	<input type="text"/>
Motor Neurone Disease		<input type="text"/>	<input type="text"/>	<input type="text"/>	Motor Neurone Disease		<input type="text"/>	<input type="text"/>	<input type="text"/>
Huntington's Disease		<input type="text"/>	<input type="text"/>	<input type="text"/>	Huntington's Disease		<input type="text"/>	<input type="text"/>	<input type="text"/>
Parkinson's Disease		<input type="text"/>	<input type="text"/>	<input type="text"/>	Parkinson's Disease		<input type="text"/>	<input type="text"/>	<input type="text"/>
Alzheimer's Disease		<input type="text"/>	<input type="text"/>	<input type="text"/>	Alzheimer's Disease		<input type="text"/>	<input type="text"/>	<input type="text"/>
None of the above				<input type="text"/>	None of the above				<input type="text"/>
Don't know				<input type="text"/>	Don't know				<input type="text"/>
<p>Apart from any condition affecting your parents or siblings that you've already told us about, are you having, or have you been advised to have, screening or ongoing monitoring for any condition that runs in your family?</p> <p>This refers to any condition affecting any person to whom you are biologically related, including - but not limited to - parents, siblings, half-siblings, aunts, uncles, cousins, grandparents, etc. You do not need to tell us about genetic test results.</p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>If 'Yes', please give details?</p> <input type="text"/>					<p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>If 'Yes', please give details?</p> <input type="text"/>				

TRUST AND OWNERSHIP

	Client one	Client two
Is it your intention to put any of the policies on this application under Trust?	<p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>If 'Yes', which policy(ies)?</p> <input type="text"/>	<p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>If 'Yes', which policy(ies)?</p> <input type="text"/>
Are any of the policies on this application to be owned by another individual or business?	<p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>If 'Yes', which policy(ies)?</p> <input type="text"/>	<p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>If 'Yes', which policy(ies)?</p> <input type="text"/>



If you've answered 'Yes' to the above question, please contact your financial adviser about the type of trust most appropriate to you and your circumstances.



If you've answered 'Yes' to the above question, please complete a Policy Owner Questionnaire for each policy (page 29) BEFORE continuing with the next question.



This now completes the mandatory question and answer part of your application. The following five sections are all additional questionnaires which you only need to complete if we've asked you to in one of the previous questions, or if you need to provide us with additional information.



Please now ensure you read and sign the Client Declaration and complete the Direct Debit instruction in Part C.

QUESTIONNAIRE 1 – BUSINESS ASSURANCE QUESTIONNAIRE

This questionnaire only applies if you have answered 'Yes' to the Total Cover question on page 12.

1. Do you have, or are you applying for, any other life cover with Legal & General or with another insurance company?

This includes any life cover provided by your employer.

If 'Yes' and you need more space, please use the Additional Information section on page 27.

Client one

Yes ☐ No ☐

If 'Yes', please give details:

Company

Start date

Policy type

Term years

Amount of cover £

Reason for cover

Will this policy remain in force/be going ahead? Yes ☐ No ☐

Do you have any other policies to tell us about? Yes ☐ No ☐

If 'Yes', please give the same details as above for the other policy(ies), on page 27 (Additional Information) before continuing with this section.



Client two

Yes ☐ No ☐

If 'Yes', please give details:

Company

Start date

Policy type

Term years

Amount of cover £

Reason for cover

Will this policy remain in force/be going ahead? Yes ☐ No ☐

Do you have any other policies to tell us about? Yes ☐ No ☐

If 'Yes', please give the same details as above for the other policy(ies), on page 27 (Additional Information) before continuing with this section.

2. Do you have, or are you applying for, any other critical illness cover with Legal & General or with another insurance company?

If 'Yes' and you need more space, please use the Additional Information section on page 27.

Yes ☐ No ☐

If 'Yes', please give details:

Company

Start date

Policy type

Term years

Amount of cover £

Reason for cover

Will this policy remain in force/be going ahead? Yes ☐ No ☐

Do you have any other policies to tell us about? Yes ☐ No ☐

If 'Yes', please give the same details as above for the other policy(ies), on page 27 (Additional Information) before continuing with this section.



Yes ☐ No ☐

If 'Yes', please give details:

Company

Start date

Policy type

Term years

Amount of cover £

Reason for cover

Will this policy remain in force/be going ahead? Yes ☐ No ☐

Do you have any other policies to tell us about? Yes ☐ No ☐

If 'Yes', please give the same details as above for the other policy(ies), on page 27 (Additional Information) before continuing with this section.

3. Business details

Trading name

Number of employees

How long has the business been trading? years months

Trading name

Number of employees

How long has the business been trading? years months

4. Please give turnover, gross profit and net profit (before tax) figures for the last three completed years.
- If the business has been trading for between one and three years, please provide figures for all completed years.
- If the business has been trading for less than one year, please provide projected figures.

Client one	Turnover	Gross profit	Net profit (before tax)
Most recent year	£	£	£
Last year	£	£	£
Previous year	£	£	£
Projected figures	£	£	£

5. Has a loss been reported in the last two years or is a loss due to be reported?
- If you answer 'Yes' to this question please provide a copy of the last two years' reports and accounts.
- Reports and accounts are also required when a certain amount of cover is reached. Please speak to your Financial Adviser to see if this applies to you.

Yes ☐ No ☐

If 'Yes', please give an explanation of why this occurred and give details of any action taken:

6. What is your exact shareholding in the business and the current value of that shareholding?

Percentage of shares	%	Current value	£

7. Have you been investigated, arrested, charged, convicted or do you have a prosecution pending for any of the following?

Bribery, Corruption, Counterfeiting, Embezzlement, Fraud, Money laundering, Tax evasion.

Please ignore any conviction that is spent under the Rehabilitation of Offenders Act.

Please tick only one answer.

Investigated	<input type="checkbox"/>	Convicted	<input type="checkbox"/>
Arrested	<input type="checkbox"/>	Prosecution pending	<input type="checkbox"/>
Charged	<input type="checkbox"/>	No	<input type="checkbox"/>

If you have been investigated, arrested or charged, please give details:

Client two	Turnover	Gross profit	Net profit (before tax)
Most recent year	£	£	£
Last year	£	£	£
Previous year	£	£	£
Projected figures	£	£	£

Yes ☐ No ☐

If 'Yes', please give an explanation of why this occurred and give details of any action taken:

Percentage of shares	%	Current value	£

Investigated	<input type="checkbox"/>	Convicted	<input type="checkbox"/>
Arrested	<input type="checkbox"/>	Prosecution pending	<input type="checkbox"/>
Charged	<input type="checkbox"/>	No	<input type="checkbox"/>

If you have been investigated, arrested or charged, please give details:

 If you have selected a product for Business Loan Protection, please continue with the next question.

If you haven't selected a product for Business Loan Protection, please now go straight to the Key Person Protection or Share Protection questions.

BUSINESS LOAN PROTECTION

8. Please give details of your business mortgage/loan.

For some applications, a copy of your loan offer or the latest loan statement of interest may need to be provided. Please speak to your Financial Adviser to see if this applies to you.

What is the reason for your mortgage/loan?

If 'Other', please give details

Business premises ☐ Equipment ☐

Expansion ☐

Other

Name(s) of lender(s)

Name(s) of borrower(s)

What is the reason for your mortgage/loan?

If 'Other', please give details

Business premises ☐ Equipment ☐

Expansion ☐

Other

Name(s) of lender(s)

Name(s) of borrower(s)

continues

Client one	Client two
Mortgage/ loan amount £	Mortgage/ loan amount £
Mortgage/loan term years	Mortgage/loan term years
Interest rate %	Interest rate %
Does the term or amount of cover of this policy differ from the mortgage/loan? Yes <input type="checkbox"/> No <input type="checkbox"/>	Does the term or amount of cover of this policy differ from the mortgage/loan? Yes <input type="checkbox"/> No <input type="checkbox"/>
If 'Yes', please explain why you require this	If 'Yes', please explain why you require this
<div></div>	<div></div>
Type of mortgage/loan:	Type of mortgage/loan:
New or remortgage <input type="checkbox"/> Existing arrangement <input type="checkbox"/>	New or remortgage <input type="checkbox"/> Existing arrangement <input type="checkbox"/>
Repayment basis	Repayment basis
If 'Other', please give details	If 'Other', please give details
Interest only <input type="checkbox"/> Capital and interest <input type="checkbox"/>	Interest only <input type="checkbox"/> Capital and interest <input type="checkbox"/>
Other	Other
<div></div>	<div></div>
9. Are any other policies being taken out to cover this mortgage/loan?	9. Are any other policies being taken out to cover this mortgage/loan?
Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If 'Yes', please give full details:	If 'Yes', please give full details:
<div></div>	<div></div>



If you have selected a product for Key Person Protection, please continue with question 10. Otherwise:

– if you HAVE selected a product for Share Protection, please now go straight to question 16; or

– if you HAVE NOT selected a product for Share Protection, and you have completed this questionnaire then you should return to your application on page 12.

KEY PERSON PROTECTION

10. What is the total remuneration
(including dividends, bonuses etc)
that you have received in each of
the last three years?

Current year	£
Last year	£
Previous year	£

Current year	£
Last year	£
Previous year	£

11. What type of work are you
engaged in?

12. Please explain the effect your loss
would have on the business.

For example, profits may reduce,
key contacts may be lost or you
may be the guarantor of a loan.

continues

	Client one	Client two
13. Please explain how you have calculated the amount of cover that you need. For example, this may be the expected loss of profits multiplied by the number of years that it would take the business to recover.		
14. Is the business taking out any other key person policies, on you or any other key person, or are there any other policies already in force, with another insurance company and/or Legal & General? If 'Yes', please give full details including amount of cover, contract types and provider(s) names. If you need more space, please use the Additional Information section on page 27.	Yes <input type="checkbox"/> No <input type="checkbox"/> If 'Yes', please give full details: <div></div>	Yes <input type="checkbox"/> No <input type="checkbox"/> If 'Yes', please give full details: <div></div>
15. What proportion of the business net profit can fairly be attributed to you?	<div></div> %	<div></div> %

▶ If you have selected a product for Share Protection, please continue with question 16. Otherwise, you have completed this questionnaire and you should return to your application on page 12.

SHARE PROTECTION

16. What is the total value of the business and how has this value been calculated? Please include full details of the calculations, for example Price Earnings (PE) ratios, asset values taken into account.	<div>£</div> <div>Calculations</div> <div></div>	<div>£</div> <div>Calculations</div> <div></div>
17. Are any policies being taken out on other shareholders, partners or members with Legal & General or another insurance company? If 'Yes', please provide details of all applications and state if any of these are with Legal & General. If you need more space, please use the Additional Information section on page 27.	Yes <input type="checkbox"/> No <input type="checkbox"/> If 'Yes', please give full details: <div></div>	Yes <input type="checkbox"/> No <input type="checkbox"/> If 'Yes', please give full details: <div></div>

▶ If you require a product that contains Critical Illness Cover, please continue with the next question. Otherwise you have completed this questionnaire and you should return to your application on page 12.

18. Does the Share purchase (cross option or similar) specify the outcome in the event of critical illness?	Yes <input type="checkbox"/> No <input type="checkbox"/> If 'No', please tell us why: <div></div>	Yes <input type="checkbox"/> No <input type="checkbox"/> If 'No', please tell us why: <div></div>
--	---	---

▶ Please now return to your application on page 12.

QUESTIONNAIRE 2 – HAZARDOUS ACTIVITIES QUESTIONNAIRE

 This questionnaire only applies if you have ticked any of the hazardous activities listed on pages 13.

1. What is the name of the activity that you have ticked in the Hazardous Activities question on pages 13?

If 'Any Extreme Sport', please tell us which one

Client one

Client two

If you have ticked more than one activity in the Hazardous Activities question on pages 13, **you will need to complete a separate Hazardous Activities Questionnaire for each one.** Use this page to give details of the first activity and then use the Additional Information section (page 27), or photocopy this page, to give the same details for the other activity(ies).

2. Do you take part in this as a professional?

Yes ☐ No ☐

Yes ☐ No ☐

3. Are you a member of a recognised club, association or professional body?

Yes ☐ No ☐

Yes ☐ No ☐

4. Where is this activity carried out?
If 'Other', please tell us where

UK only ☐ Europe only ☐
Other

UK only ☐ Europe only ☐
Other

5. Do you ever take part in this activity alone?

Yes ☐ No ☐

Yes ☐ No ☐

6. Do you, or are you likely to, take part in Aerobatics, Expeditions, Record attempts, Testing of any equipment or Underwater internal wreck exploration in connection with this hobby or pursuit?

Yes ☐ No ☐

Yes ☐ No ☐

7. On average, how many times a year do you do this activity?

times a year

times a year

8. On average, how many hours a year do you spend on this activity?

hours a year

hours a year

9. If this activity is listed opposite, please answer these additional questions, as applicable.

Motor car and Motorcycle sport	Type of motor sport <input type="text"/>
	Maximum engine size used <input type="text"/> cc
Mountaineering or Rock climbing	Maximum height you climb to <input type="text"/> metres
	Severity level you climb to <input type="text"/>
Parachuting, Sky diving or BASE jumping	Do you take part in free-fall parachuting, competitions, sky diving or sky surfing? Yes <input type="checkbox"/> No <input type="checkbox"/>
Sailing	Type of sailing – For example, offshore category 1 or 2 <input type="text"/>
Powerboat racing and Extreme Sports	Full details <input type="text"/>
Underwater diving	Maximum depth you dive to <input type="text"/> metres

Motor car and Motorcycle sport	Type of motor sport <input type="text"/>
	Maximum engine size used <input type="text"/> cc
Mountaineering or Rock climbing	Maximum height you climb to <input type="text"/> metres
	Severity level you climb to <input type="text"/>
Parachuting, Sky diving or BASE jumping	Do you take part in free-fall parachuting, competitions, sky diving or sky surfing? Yes <input type="checkbox"/> No <input type="checkbox"/>
Sailing	Type of sailing – For example, offshore category 1 or 2 <input type="text"/>
Powerboat racing and Extreme Sports	Full details <input type="text"/>
Underwater diving	Maximum depth you dive to <input type="text"/> metres

10. Did you tick any other activity(ies) in the Hazardous Activities question on pages 13?

Yes ☐ No ☐

Yes ☐ No ☐



If 'Yes', please give the same details as above, for the other activity(ies), on page 27 (Additional Information).

If 'Yes', please give the same details as above, for the other activity(ies), on page 27 (Additional Information).

 You have completed this additional questionnaire. Please return to your application on page 14.

QUESTIONNAIRE 3 – MEDICAL QUESTIONNAIRE



Please only complete this questionnaire if you have answered 'Yes' to any health questions on pages 16–17. If you have more than one condition to tell Legal & General about, use this page to give details of the first condition, use the next questionnaire for the second, and then either use the Additional Information section on page 27 or photocopy this page to give us the same details for any further conditions.

MEDICAL QUESTIONNAIRE 1

	Client one	Client two
1. Which health question (for example Health – Last five Years, part f) does this information relate to?	<div></div>	<div></div>
2. Name of actual medical condition, illness or injury If growth or lump, also state the part of body affected.	<div></div>	<div></div>
3. How long ago did the condition first occur?	<div>years</div> <div>months</div>	<div>years</div> <div>months</div>
4. How often do you have symptoms? Please tick appropriate box – do not enter anything else in the box.	<div>No symptoms now <input type="checkbox"/> Yearly <input type="checkbox"/></div> <div>Monthly <input type="checkbox"/> Weekly <input type="checkbox"/> Daily <input type="checkbox"/></div>	<div>No symptoms now <input type="checkbox"/> Yearly <input type="checkbox"/></div> <div>Monthly <input type="checkbox"/> Weekly <input type="checkbox"/> Daily <input type="checkbox"/></div>
5. How long ago was your last major attack? This means a sudden increase in the severity of symptoms, or need for treatment other than your usual medicine or tablets.	<div>Never had a major attack <input type="checkbox"/> Currently or at present <input type="checkbox"/></div> <div>Other <div>years</div> <div>months</div></div>	<div>Never had a major attack <input type="checkbox"/> Currently or at present <input type="checkbox"/></div> <div>Other <div>years</div> <div>months</div></div>
6. In the last five years, have you had surgery or an operation, or any other hospital admission (including an overnight stay) for this condition? Please answer both parts of this question.	<div>Surgery or operation Yes <input type="checkbox"/> No <input type="checkbox"/></div> <div>If 'Yes', how long ago? <div>years</div> <div>months</div></div> <div>Other hospital admission (including overnight stay) Yes <input type="checkbox"/> No <input type="checkbox"/></div> <div>If 'Yes', how long ago? <div>years</div> <div>months</div></div>	<div>Surgery or operation Yes <input type="checkbox"/> No <input type="checkbox"/></div> <div>If 'Yes', how long ago? <div>years</div> <div>months</div></div> <div>Other hospital admission (including overnight stay) Yes <input type="checkbox"/> No <input type="checkbox"/></div> <div>If 'Yes', how long ago? <div>years</div> <div>months</div></div>
7. In the last five years, in total, how much time off your normal work or daily activities have you had for this condition?	<div>weeks</div> <div>days</div> If you haven't taken time off, please enter '0'.	<div>weeks</div> <div>days</div> If you haven't taken time off, please enter '0'.
8. If you have had time off, how long ago was the most recent occasion? Not applicable if you have answered '0' to the question above.	<div>years</div> <div>months</div> If you are currently off work, please enter '0'.	<div>years</div> <div>months</div> If you are currently off work, please enter '0'.
9. Do you expect to have, or are you currently waiting for, surgery or an operation, any other hospital admission (including an overnight stay) or referral to a specialist for this condition? Please answer all three parts of this question.	<div>Surgery or operation Yes <input type="checkbox"/> No <input type="checkbox"/></div> <div>If 'Yes', when? <div></div></div> <div>Other hospital admission (including overnight stay) Yes <input type="checkbox"/> No <input type="checkbox"/></div> <div>If 'Yes', when? <div></div></div> <div>Referral to a specialist Yes <input type="checkbox"/> No <input type="checkbox"/></div> <div>If 'Yes', when? <div></div></div>	<div>Surgery or operation Yes <input type="checkbox"/> No <input type="checkbox"/></div> <div>If 'Yes', when? <div></div></div> <div>Other hospital admission (including overnight stay) Yes <input type="checkbox"/> No <input type="checkbox"/></div> <div>If 'Yes', when? <div></div></div> <div>Referral to a specialist Yes <input type="checkbox"/> No <input type="checkbox"/></div> <div>If 'Yes', when? <div></div></div>
10. Are you currently receiving treatment for this condition?	<div>Yes <input type="checkbox"/> No <input type="checkbox"/></div> <div>If 'Yes', please give the name of medicine or tablet, or details of other treatment, for example physiotherapy. If more than one treatment, please state them all.</div> <div></div>	<div>Yes <input type="checkbox"/> No <input type="checkbox"/></div> <div>If 'Yes', please give the name of medicine or tablet, or details of other treatment, for example physiotherapy. If more than one treatment, please state them all.</div> <div></div>
11. Do you have any more medical conditions to disclose as a result of answering 'Yes' to a health question on pages 14–19?	<div>Yes <input type="checkbox"/> No <input type="checkbox"/></div> <div>If 'Yes', please complete the second Medical Questionnaire overleaf before returning to your application.</div>	<div>Yes <input type="checkbox"/> No <input type="checkbox"/></div> <div>If 'Yes', please complete the second Medical Questionnaire overleaf before returning to your application.</div>



MEDICAL QUESTIONNAIRE 2

1. Which health question (for example Health – Last five Years, part f) does this information relate to?

2. Name of actual medical condition, illness or injury

If growth or lump, also state the part of body affected.

3. How long ago did the condition first occur?

4. How often do you have symptoms?

Please tick appropriate box – do not enter anything else in the box.

5. How long ago was your last major attack? This means a sudden increase in the severity of symptoms, or need for treatment other than your usual medicine or tablets.

6. In the last 5 years, have you had surgery or an operation, or any other hospital admission (including an overnight stay) for this condition?

Please answer both parts of this question.

7. In the last five years, in total, how much time off your normal work or daily activities have you had for this condition?

8. If you have had time off, how long ago was the most recent occasion?

Not applicable if you have answered '0' to the question above.

9. Do you expect to have, or are you currently waiting for, surgery or an operation, any other hospital admission (including an overnight stay) or referral to a specialist for this condition?

Please answer all three parts of this question.

10. Are you currently receiving treatment for this condition?

11. Do you have any more medical conditions to disclose as a result of answering 'Yes' to a health question on pages 14–19?

Client one

Client two

Use this page to give details of a second condition and then use the Additional Information section (page 27), or photocopy this page, to give the same details for any further medical condition(s).

years months

years months

No symptoms now ☐ Yearly ☐
Monthly ☐ Weekly ☐ Daily ☐

No symptoms now ☐ Yearly ☐
Monthly ☐ Weekly ☐ Daily ☐

Never had a major attack ☐ Currently or at present ☐
Other years months

Never had a major attack ☐ Currently or at present ☐
Other years months

Surgery or operation Yes ☐ No ☐
If 'Yes', how long ago? years months
Other hospital admission (including overnight stay) Yes ☐ No ☐
If 'Yes', how long ago? years months

Surgery or operation Yes ☐ No ☐
If 'Yes', how long ago? years months
Other hospital admission (including overnight stay) Yes ☐ No ☐
If 'Yes', how long ago? years months

weeks days
If you haven't taken time off, please enter '0'.

weeks days
If you haven't taken time off, please enter '0'.

years months
If you are currently off work, please enter '0'.

years months
If you are currently off work, please enter '0'.

Surgery or operation Yes ☐ No ☐
If 'Yes', when?
Other hospital admission (including overnight stay) Yes ☐ No ☐
If 'Yes', when?
Referral to a specialist Yes ☐ No ☐
If 'Yes', when?

Surgery or operation Yes ☐ No ☐
If 'Yes', when?
Other hospital admission (including overnight stay) Yes ☐ No ☐
If 'Yes', when?
Referral to a specialist Yes ☐ No ☐
If 'Yes', when?

Yes ☐ No ☐
If 'Yes', please give the name of medicine or tablet, or details of other treatment, for example physiotherapy. If more than one treatment, please state them all.

Yes ☐ No ☐
If 'Yes', please give the name of medicine or tablet, or details of other treatment, for example physiotherapy. If more than one treatment, please state them all.

Yes ☐ No ☐
If 'Yes', please give the same details as above, for the other medical condition(s), on page 27 (Additional Information).

Yes ☐ No ☐
If 'Yes', please give the same details as above, for the other medical condition(s), on page 27 (Additional Information).



You have completed this questionnaire and you may return to your application.

ADDITIONAL INFORMATION



This section only applies if you need more space to answer any questions. If you don't need more space, please now go straight to Part C.

Client one		Client two	
Section Name and Question No.	Additional Information	Section Name and Question No.	Additional Information



This section only applies if you need more space to answer any questions. If you don't need more space, please now go straight to Part C.

Client one

Section Name and
Question No.

Additional Information

Client two

Section Name and
Question No.

Additional Information

QUESTIONNAIRE 4 – POLICY OWNER QUESTIONNAIRE



This questionnaire only applies if any of the policies on this application are to be owned by another individual or business. If more than one policy is to be owned by someone else you must complete a separate Policy Owner Questionnaire for each – please ask your financial adviser for another questionnaire, as required.

- Please note, if the Policy Owner is not the client(s) **they must be over 18 and have an insurable interest** in the client(s).
- Please consult your financial adviser if you wish to assign your policy to someone else once the policy has been accepted and issued.
- Your financial adviser can help you to complete this section.

1. Is the Policy Owner an individual or a business?

Policy Owner

An individual ☐

A business ☐

2. What is the name of the Policy Owner?

Give the full name or business name as applicable.

Mr/Mrs/Miss/Ms/Dr/Rev/Other

Forename in full

Middle name(s) in full

Surname

or

Business name

Second Policy Owner (if applicable)

An individual ☐

A business ☐

Mr/Mrs/Miss/Ms/Dr/Rev/Other

Forename in full

Middle name(s) in full

Surname

or

Business name

3. What is the Policy Owner's relationship to the client(s)?

Creditor ☐

Employer ☐

Co-business owner ☐

Trustee ☐

Other

Creditor ☐

Employer ☐

Co-business owner ☐

Trustee ☐

Other

4. What is the Policy Owner's current address?

Please give the full address (including postcode) of the person or business who is to own the policy(ies).

Postcode

Postcode

5. What are the Policy Owner's contact details?

If the policy is to be owned by a business, please give the contact details of the business's representative.

Phone

Email

Phone

Email

continues



If the Policy Owner is an individual then please skip to the declaration section on the following page.
If the Policy Owner is a business then please continue below.

6. Company number (if registered)

7. Country registered at incorporation

8. Nature of business

Agriculture and fishing	Trading in goods and commodities (incl. scrap metal)	Healthcare, fire, correctional and social services
Alcohol, tobacco, cannabis manufacture, retail and wholesale	Financial services and commerce	Hotels, lodging, property and facilities services
Wholesale trade - other	Business management and professional services	Media, communications, and culture
Arms, military, security and explosives manufacture	Construction, infrastructure, real estate and property services	Mining
Manufacture (exc tobacco, alcohol, fireworks, explosives)	Education, research, or laboratory services	Transport operations and services
Retail - art, antiques, Auctioneers, jewellery and luxury goods	Technology	Utilities - production, supply and services
Retail - Cash intensive business	Gambling and adult entertainment	Nuclear power
Retail - other	Leisure, sport and fitness	

9. Signatory title
(Mr/Mrs/Miss/Ms/Dr/ Rev/Other)

Signatory one	Signatory two (if applicable)
<input type="text"/>	<input type="text"/>

10. Signatory forename in full

<input type="text"/>	<input type="text"/>
----------------------	----------------------

11. Signatory middle name/s in full

<input type="text"/>	<input type="text"/>
----------------------	----------------------

12. Signatory surname

<input type="text"/>	<input type="text"/>
----------------------	----------------------

13. Signatory date of birth (DDMMYYYY)

<input type="text"/>	<input type="text"/>
----------------------	----------------------

14. Signatory company contact details

<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

15. Signatory address

Please include postcode

<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

16. Signatory country of residence

<input type="text"/>	<input type="text"/>
----------------------	----------------------

continues

17. Declaration of the Policy Owner(s)
(who is not the Client(s))



This Declaration should be read, confirmed, signed and dated by the Policy Owner, not by the Client(s).

I declare that I have insurable interest in the client. I declare that I am a UK resident (this is someone who is currently living in the UK and has spent at least 183 days in the UK in the last tax year). I understand that the law governing that contract is the law of England.

For full details of how Legal & General uses your personal information, please see our Privacy Policy online at legalandgeneral.com/privacy-policy

18. Declaration of the Policy Owner(s)
(who is not the Client(s))



This Declaration should be read, confirmed, signed and dated by the Policy Owner, not by the Client(s).

I request that Legal & General Assurance Society Limited issue the proposed policy in my name or the business name. I understand that this request and Declaration and any answers provided by the client in connection with this application, may be taken into account when assessing the acceptance of the application and in calculating the premium. I understand that if any answers to any question are subsequently found to have been incorrect, then it may mean that a claim may not be paid and the policy amended or cancelled.

Policy Owner	Second Policy owner (if applicable)
<div>Policy Owner signature</div> <div>Date (DDMMYYYY) <div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div></div>	<div>Policy Owner signature</div> <div>Date (DDMMYYYY) <div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div></div>
<div>Date of birth (DDMMYYYY) <div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div></div>	<div>Date of birth (DDMMYYYY) <div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div></div>



If you want another policy(ies) to be owned by someone else, please complete another Policy Owner Questionnaire(s) for each. Otherwise, please return to your application on page 19.

OLP Connect – Client Declaration and Direct Debit

Business Protection

PRIVACY POLICY

Our privacy policy explains how we collect and process personal information and is available online at legalandgeneral.com/privacy-policy.

CLIENT DECLARATION

L&G use only: A N

All Clients – it is important that you read and accept all of the following paragraphs including the statement of consent below. If you are unsure of anything or have any queries please speak to your financial adviser.

This Declaration must be read by the client(s) before proceeding with this application. By accepting this I agree that:

- I am a UK resident (this is someone who is currently living in the UK and has spent at least 183 days in the UK in the last tax year).
- The information given in this application has been provided truthfully and accurately.
- For the purposes of assessing my application and any subsequent claim Legal & General will use the information given in this application and can contact any health professional I have consulted with to get more medical information.
- I am aware that the information provided will form part of the legal relationship between us and if any of it is found to be incorrect it may mean that a claim is not paid or the policy is amended or cancelled.

By signing below, I/we consent to Legal & General processing the health and lifestyle information that I/we have provided in order to assess and provide my Life Insurance product in accordance with their Privacy Policy, which also provides details of the Reinsurers with who they may share this information.

- I will immediately inform Legal & General in writing if there are any changes to any answers given on the application **before the policy starts**.
- This contract will be governed by English law.
- If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and money laundering.



Please sign and date this declaration in the box below. Please provide your full name, date of birth, signature and date of signing.

Client one

Name

Date of birth
(DDMMYYYY)

--	--	--	--	--	--	--	--

Signature

Date
(DDMMYYYY)

--	--	--	--	--	--	--	--

Client two

Name

Date of birth
(DDMMYYYY)

--	--	--	--	--	--	--	--

Signature

Date
(DDMMYYYY)

--	--	--	--	--	--	--	--

DIRECT DEBIT INSTRUCTION



If you want to pay for different products by Direct Debit from different bank accounts, you must complete a separate Direct Debit instruction for each bank account – please ask your Adviser for another direct debit instruction(s), as required.

This Direct Debit instruction must be **fully completed, signed and dated** before your application can be processed.

Instruction to your bank or building society to pay by Direct Debit																									
	<div style="text-align: right; font-weight: bold; font-size: 1.2em;">DIRECT Debit</div> <div style="margin-top: 10px;"> Originator's Identification Numbers <table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <tr> <td style="width: 10%;">8</td><td style="width: 10%;">0</td><td style="width: 10%;">6</td><td style="width: 10%;">1</td><td style="width: 10%;">6</td><td style="width: 10%;">2</td> <td style="width: 10%;">9</td><td style="width: 10%;">1</td><td style="width: 10%;">3</td><td style="width: 10%;">1</td><td style="width: 10%;">4</td><td style="width: 10%;">8</td> <td style="width: 10%;">5</td><td style="width: 10%;">1</td><td style="width: 10%;">1</td><td style="width: 10%;">1</td><td style="width: 10%;">4</td><td style="width: 10%;">8</td> <td style="width: 10%;">9</td><td style="width: 10%;">9</td><td style="width: 10%;">6</td><td style="width: 10%;">8</td><td style="width: 10%;">4</td><td style="width: 10%;">1</td> </tr> </table> </div>	8	0	6	1	6	2	9	1	3	1	4	8	5	1	1	1	4	8	9	9	6	8	4	1
8	0	6	1	6	2	9	1	3	1	4	8	5	1	1	1	4	8	9	9	6	8	4	1		
1. Name and full postal address of your bank or building society branch	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 70%;">To:</td> <td style="width: 30%; text-align: right;">Bank or Building Society</td> </tr> <tr> <td colspan="2">Address</td> </tr> <tr> <td colspan="2">Postcode</td> </tr> </table>	To:	Bank or Building Society	Address		Postcode																			
To:	Bank or Building Society																								
Address																									
Postcode																									
2. Bank account name	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="height: 20px;"></td> </tr> </table>																								
3. Branch sort code	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%; text-align: center;">□</td> <td style="width: 10%; text-align: center;">□</td> <td style="width: 10%; text-align: center;">–</td> <td style="width: 10%; text-align: center;">□</td> <td style="width: 10%; text-align: center;">□</td> <td style="width: 10%; text-align: center;">–</td> <td style="width: 10%; text-align: center;">□</td> <td style="width: 10%; text-align: center;">□</td> </tr> </table>	□	□	–	□	□	–	□	□																
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4. Bank or building society account number	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%; text-align: center;">□</td> <td style="width: 10%; text-align: center;">□</td> <td style="width: 10%; text-align: center;">□</td> <td style="width: 10%; text-align: center;">□</td> <td style="width: 10%; text-align: center;">□</td> <td style="width: 10%; text-align: center;">□</td> <td style="width: 10%; text-align: center;">□</td> <td style="width: 10%; text-align: center;">□</td> </tr> </table>	□	□	□	□	□	□	□	□																
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5. Reference number (Legal & General use only)	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="height: 20px;"></td> </tr> </table>																								
6. Preferred collection date each month	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%; height: 20px;"></td> </tr> </table>																								
7. Instruction to your bank or building society	<p>Please pay Legal & General Assurance Society Limited Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee.</p> <p>I understand that this instruction may remain with Legal & General Assurance Society Limited and, if so, details will be passed electronically to my bank or building society.</p>																								
Banks and building societies may not accept Direct Debit instructions for some types of account	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; vertical-align: top;"> Signature Date <table border="1" style="display: inline-table; text-align: center;"> <tr> <td>□</td><td>□</td><td>□</td><td>□</td><td>□</td><td>□</td><td>□</td><td>□</td> </tr> </table> (DDMMYYYY) </td> <td style="width: 50%; vertical-align: top;"> Signature Date <table border="1" style="display: inline-table; text-align: center;"> <tr> <td>□</td><td>□</td><td>□</td><td>□</td><td>□</td><td>□</td><td>□</td><td>□</td> </tr> </table> (DDMMYYYY) </td> </tr> </table>	Signature Date <table border="1" style="display: inline-table; text-align: center;"> <tr> <td>□</td><td>□</td><td>□</td><td>□</td><td>□</td><td>□</td><td>□</td><td>□</td> </tr> </table> (DDMMYYYY)	□	□	□	□	□	□	□	□	Signature Date <table border="1" style="display: inline-table; text-align: center;"> <tr> <td>□</td><td>□</td><td>□</td><td>□</td><td>□</td><td>□</td><td>□</td><td>□</td> </tr> </table> (DDMMYYYY)	□	□	□	□	□	□	□	□						
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Please note:

- Legal & General can't guarantee to make the first premium collection on the date you have asked for, but will make every effort to.
- If the date you have asked for is on a weekend or a bank holiday, Legal & General will collect your premium on the next working day.
- Legal & General may collect the first two premiums together.



If the person (or business) paying the premiums is neither the policy owner nor the life insured, please supply their name and address in the fields below.

Please now cut off the Direct Debit Guarantee on the following page and keep it somewhere safe.
Use the checklist on the back page to make sure that you have completed everything that you need to.

- 1. What is the name of person paying the premium (if not the policy owner or life insured):?** Give the full name(s) as applicable.

Mr/Mrs/Miss/Ms/Dr/Rev/Other	Middle name(s) in full
Forename in full	Surname
or Business name	and Company number (if registered)

- 2. Date of birth** of the person paying the premium (DDMMYYYY). If a business is paying the premium then skip to question 3.

--

Please give the full address (including postcode) of the person or business paying the premium (if not the policy owner or life insured)?

Postcode

Country

Agriculture and fishing	Retail - Cash intensive business	Education, research, or laboratory services	Media, communications, and culture
Alcohol, tobacco, cannabis - manufacture, retail and wholesale	Retail - other	Technology	Mining
Wholesale trade - other	Trading in goods and commodities (incl. scrap metal)	Gambling and adult entertainment	Transport operations and services
Arms, military, security and explosives manufacture	Financial services and commerce	Leisure, sport and fitness	Utilities - production, supply and services
Manufacture (exc tobacco, alcohol, fireworks, explosives)	Business management and professional services	Healthcare, fire, correctional and social services	Nuclear power
Retail - art, antiques, Auctioneers, jewellery and luxury goods	Construction, infrastructure, real estate and property services	Hotels, lodging, property and facilities services	

Mr/Mrs/Miss/Ms/Dr/Rev/Other	Middle name(s) in full
Forename in full	Surname

Phone
Email

Co-shareholder	Trustee
Business partner	Creditor
Other	Employer

Cut off here and keep the Direct Debit Guarantee somewhere safe



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit Legal & General Assurance Society Limited will notify you five working days in advance of your account being debited or as otherwise agreed. If you request Legal & General Assurance Society Limited to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by Legal & General Assurance Society Limited or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society.
 - If you receive a refund you are not entitled to, you must pay it back when Legal & General Assurance Society Limited asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify Legal & General.

Once you've completed your application...

Check that you've completed everything.

It is unlikely that you will need to complete every section of this form in detail, but please make sure that the following parts have been completed (as applicable):

Part A Quote.

Part A

☐

Part B Standard Underwriting (SAB20).

All Clients Pages 3 to 19 and 32 to 34 must be completed (where applicable).

Part B

☐

For Whole of Life plans pages 3 and 4, pages 8 to 19, and pages 32 to 34 **must be completed**.

- Please make sure that you have fully completed, signed and dated the **Access to Medical Reports Act consent form(s)**.

☐

Additional questionnaires, as applicable Pages 20 to 31 must be completed

- **Business Assurance Questionnaire:** if you have ticked 'Yes' to the Business Assurance question.

Questionnaire 1

☐

- **Hazardous Activities Questionnaire:** if you have ticked any of the activities in the Hazardous Activities question.

Questionnaire 2

☐

- **Medical Questionnaire(s):** if you have been asked to do so.

Questionnaire 3

☐

- **Policy Owner Questionnaire:** if any policy(ies) will be owned by someone other than the Client(s).

Questionnaire 4

☐

- **Additional Information:** if you require extra space to complete any question.

☐

Part C Client Declaration and Direct Debit.

Part C

☐

All Clients, as applicable Pages 3 to 19 and 32 to 34 must be completed

For Whole of Life plans pages 3 and 4, pages 8 to 19, and pages 32 to 34 **must be completed**.

Please make sure that you have also:

- signed, dated and ticked the relevant boxes in the **Declaration**.

☐

- fully completed, signed and dated the **Direct Debit instruction(s)**.

☐

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.

Contact us



legalandgeneral.com

Legal & General Assurance Society Limited

Registered in England and Wales No. 00166055.

Registered office: One Coleman Street, London EC2R 5AA

We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

W13430 12/2025

