



**PRIORITY PROTECTION**

# EXCEPTIONAL SERVICE.

Your high sum assured clients have high expectations about the service they'll receive. That's why our award-winning service offers exceptional care and unrivalled attention to detail, ensuring everything is handled quickly and efficiently.

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This is not a consumer advertisement. It is intended for financial advisers and should not be relied upon by private investors or any other persons.

**EVERY  
DAY  
MATTERS.®**

**Legal &  
General**



## **DEDICATED INDIVIDUALS YOU CAN COUNT ON.**

Your clients expect the highest standard of products and service. Our people have unrivalled experience and knowledge that has been recognized by winning the award for being the Protection Provider of the Decade.

**PROTECTION PROVIDER OF THE DECADE**  
LifeSearch Awards 2013

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## REAPING THE BENEFITS.

Our reputation, insight and service mean that your clients can be reassured that everything is covered. So you can focus on growing your business.



# OUR PROMISE TO YOU.

We appreciate your clients don't want unnecessary hassle or disruption. That's why our Priority Protection service ensures your entire high sum assured business is underwritten and completed with the minimum of fuss. No fuss, just focused attention. Our commitment to exceptional service means **we promise:**

## 1 To beat a competitor's premium

We'll beat the standard premium offered by a competitor on high sum assured Term and Critical Illness quotes.

Please refer to our Price Beater flyer (Q28987) for full terms and conditions. This offer may be amended/withdrawn at any time. Copies can be found on our dedicated Priority Protection website [legalandgeneral.com/priority](http://legalandgeneral.com/priority)

## 2 To carry out an initial assessment within 24 hours

Following receipt of a fully completed application form we will:

- Complete our initial assessment and issue our requirements.
- Call you to acknowledge its receipt and confirm the next steps.

## 3 To action each piece of underwriting evidence we receive within 48 hours

## 4 To contact you the same day our underwriters make their decision

We'll also confirm terms and, if required, discuss alternative options and costs for any cases with non-standard terms.

You will be able to view the underwriting decision online and in real time through OLP Connect.

## 5 To provide you with regular updates on the progress of your cases

### i

## ELIGIBILITY

Both you and your clients can benefit from Priority Protection across all of our personal and business protection product ranges. An application will be eligible for this service when the sum assured meets the following criteria:

### LIFE COVER

£600,000 AND OVER.

### LIFE AND CRITICAL ILLNESS COVER

£350,000 AND OVER.

### INCOME PROTECTION BENEFIT

£2,000 PER MONTH AND OVER.

## PRIORITY MEDICAL SERVICES

Immediate cover is available whilst their application is being processed. If a medical examination is required it will be conducted by our Priority Medical Service.

### This service will include:

- A welcome call from the medical services team to arrange an appointment and to answer any queries your client may have.
- Flexible appointment – your client can choose a time, date and location that is most suitable and convenient to them.
- A courtesy call prior to their medical appointment to ensure they are clear on what to expect and, if necessary, what to bring with them.
- Summary of their health screen at the end of the examination.

## DEDICATED UNDERWRITING SUPPORT

Our philosophy is to encourage an open relationship, to help ensure that your business is underwritten and completed with the minimal amount of disruption to you and your clients.

We realise the importance of providing you with an excellent level of underwriting technical support, so you'll have access to one of the largest teams of underwriting experts in the UK to help you through the application process.

### WE PROVIDE:

#### Access to our expert underwriters

Discuss your case prior to submission and get help managing your clients through the process.

#### A Medical Underwriting Technical Advice Line (MUTAL)

Technical support for all your pre-sale underwriting queries. All enquiries are given a unique reference number so we can ensure complete consistency once we have received your application.

#### A dedicated underwriting section

Housed on our Adviser Centre, the section aims to provide you with everything you need to know about our underwriting philosophy and how we make our decisions for your client. You'll also have access to our underwriting literature and questionnaires, hot topics and a range of help and support materials.

#### Expert underwriters

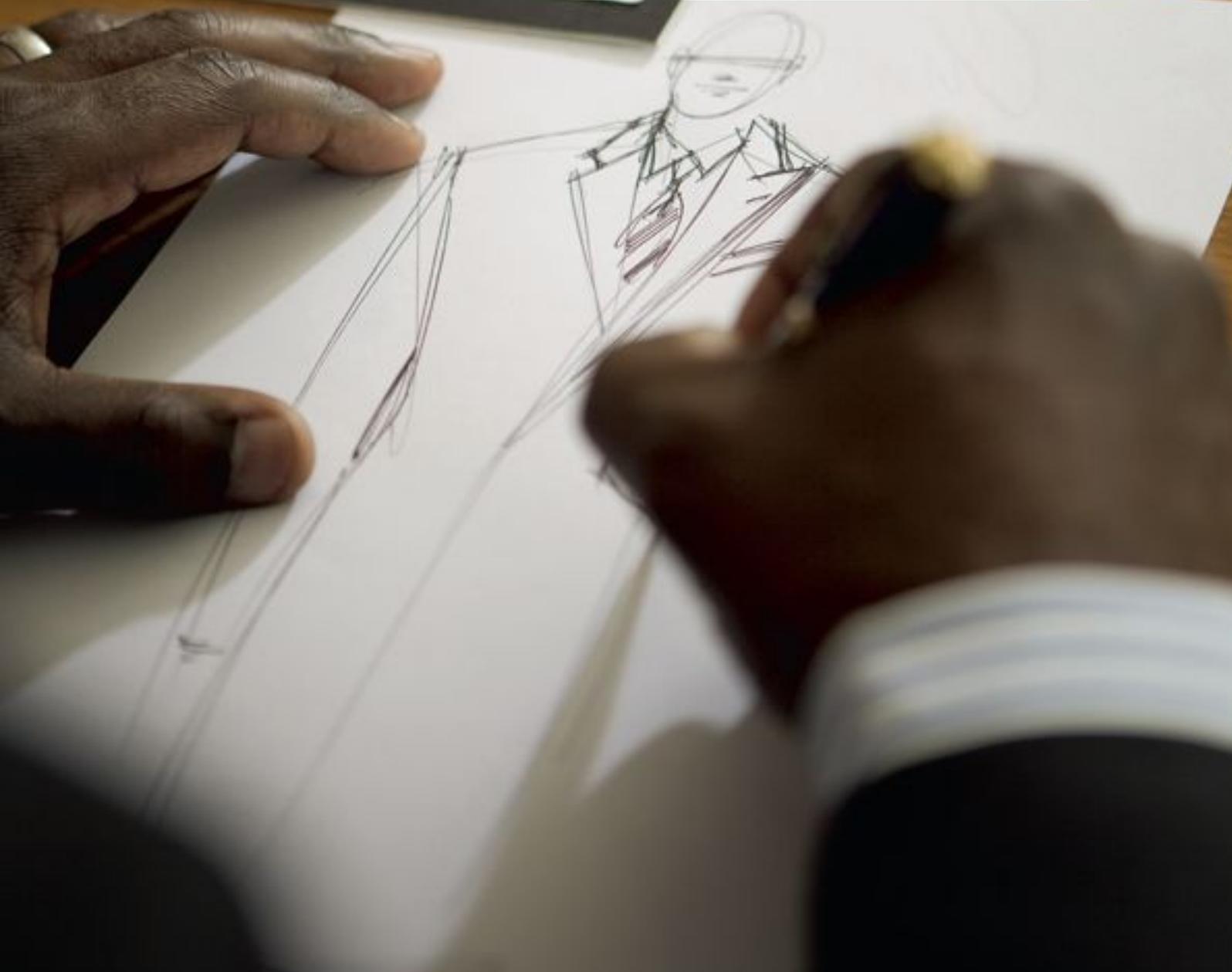
Our underwriters will visit you to provide training sessions about medical underwriting, financial underwriting and respond to any technical underwriting queries you may have. Speak to your usual contact for more details.



“Our Priority Protection Promise reinforces our commitment to consistently deliver, through our skilled and dedicated team, an exceptional level of support and service quality to you and your clients.”

**KARAN MARTIN**

Retail Protection Customer  
Service Director



# EXCEPTIONAL IN EVERY WAY.

When your clients have exceptional hopes and plans, they expect this to be matched by the service they receive. This is why we offer a premium service at every stage, drawing on our years of experience and insight.

It's not just a promise, it's a guarantee.

## FIRST CLASS DELIVERY AT EVERY STAGE

### 1. BEFORE APPLICATION

#### Price Beater

We'll offer to beat the standard premium offered by a competitor on a like for like product to enable you to place your high sum assured business with us.

Please refer to our Price Beater flyer (Q28987) for further details. Terms and conditions apply. We may amend or withdraw this offer at any time.

#### Pre-sales underwriting support

We provide underwriting support from the start of the sales process which can help give you clarity for any pre-sale enquiries. We're able to provide help and guidance on any aspect of our underwriting, ranging from evidence requirements to indicative decisions to help you manage your client's expectations.

### 2. SUBMISSION

#### OLP Connect

Once you've submitted the application you'll have access to the same real time case management system used by our Priority Protection team. It enables you to quote, apply and follow the progress of all your cases at your own convenience.

You have the control to enter start dates, edit policies, review case histories and even cancel and reinstate your own cases online at any time up to the point of being on risk.

### 3. INITIAL ASSESSMENT

#### Welcome call

When the application is received, our Priority Protection team will call you to:

- Acknowledge receipt of the application and confirm your named point of contact throughout the process.
- Confirm completion of our initial assessment and any underwriting requirements. They will also provide details of the next steps in the process.

The team can also provide help and support with any other queries you may have.

### 4. DECISION

#### Giving you total control

Once an underwriting decision has been made, the Priority Protection team will call you to discuss the next steps and, if required, discuss alternative options and costs for cases with non-standard terms.



#### Flexible and convenient medical arrangements

Whether we need a GP report, simple medical screening or for your client to have a medical examination, our Priority Protection team will make all the necessary arrangements whilst making the process as convenient and hassle-free as possible for your client.

# CLAIMS PAID AS QUICKLY AS POSSIBLE.

We understand that the last thing your clients want to do is wait for their money when they need it most. That's why we aim to pay all valid claims as quickly as possible. All claims are managed by one of our experienced claims assessors. From the initial notification to the final decision, it's the professional service that you can always rely on.

## HANDLING YOUR CLIENTS WITH CARE

Our claims assessors:

- Treat all claims with empathy and are there to help your client through the assessment.
- Provide your client with regular updates throughout the assessment and will help to make the process as easy as possible.

## LIFE COVER CLAIMS

T: 0800 137 101

E: [life.claims@landg.com](mailto:life.claims@landg.com)

## INCOME PROTECTION CLAIMS

T: 0800 027 9830

E: [health.claims@landg.com](mailto:health.claims@landg.com)

## CRITICAL AND TERMINAL ILLNESS CLAIMS

T: 0800 068 0789

E: [health.claims@landg.com](mailto:health.claims@landg.com)



## CLAIMS NOTIFICATION

Your client can make a claim by calling our claims department or by writing to:

### HEALTH CLAIMS DEPARTMENT

Legal & General Assurance Society Ltd  
Pod 25, First Floor  
City Park, Building 2  
Hove BN3 7PY



Lines open from Monday to Friday. 9.00am to 5.30pm. We may record and monitor calls.

## ▶ GET IN TOUCH.

We'll confirm your dedicated contact details during your welcome call. See below for more details.

If you call out of hours, we have an answer phone available so leave us a message and we'll call you back as soon as we can.

### PRIORITY PROTECTION TEAM

Legal & General  
Priority Protection Team  
City Park  
Building 2  
Hove BN3 7PY

T: 0370 055 1242  
F: 0345 070 6501  
E: priority.protection@landg.com

Monday to Friday 9am to 5pm.

## HELP AND SUPPORT

### IFA PROTECTION SALES TEAM

To talk about business protection  
and our other products.

T: 0345 273 0010  
E: ifaprotection@landg.com

Monday to Friday 8.30am to 5.30pm.

### MEDICAL UNDERWRITING TECHNICAL ADVICE LINE

T: 0370 333 3699  
F: 0345 070 6464  
E: mutal@landg.com

Monday to Friday 9am to 6pm.

### COMMISSION ENQUIRIES HELPLINE

T: 0370 900 5010  
Monday to Friday 9am to 5pm.

### TAXATION AND TRUST QUERIES

E: life.technical@landg.com

We may record and monitor calls.  
Call charges may vary.



**Legal & General Assurance Society Limited**  
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