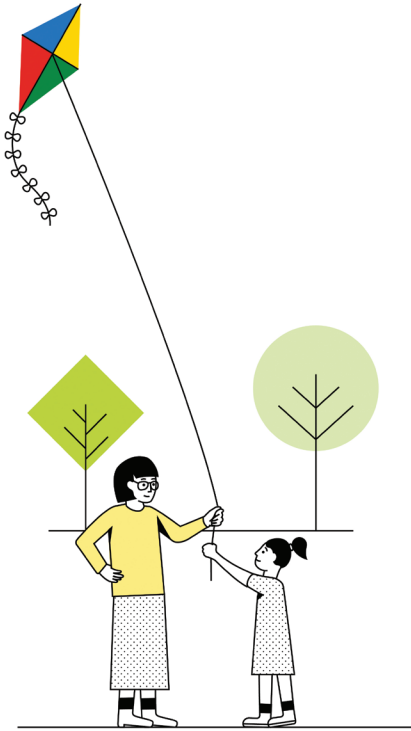


What happens after you apply?



Thank you for choosing Legal & General.

We want to ensure that the process of applying for one of our protection products is as smooth and efficient as possible for you.

This leaflet explains what happens after your application is submitted – the processes your application goes through, what additional information we may need from you and how you can help us to process your application as quickly as possible.



How we assess your application

Underwriting

Your application will be sent to our underwriting team who give careful consideration to each application. Your age, health, build, smoker status, family history, lifestyle, occupation and hobbies are all taken into account when reaching a decision.

Additional information

We may need to contact you or your Financial Adviser for further information to help us assess your application. This will ensure you receive our best possible premium for your circumstances.

Acceptance

You will receive a letter describing our terms of acceptance and the premium details. You will need to confirm the start date of the policy with your Financial Adviser.

If your adviser has already submitted your application with a policy start date, and you meet all of our requirements immediately, you may receive the policy documents instead of or before an acceptance letter.

Policy start date

Your policy will start once all the following are completed:

- we've assessed and accepted your application,
- you have agreed to any revised premium or revised policy conditions,
- the chosen start date has been reached, and
- we've received a completed direct debit mandate for a valid account. Your direct debit will be set up when your application is submitted, and may show on your bank account details. However, no funds will be debited from your account until after your plan has started.

Please note: if for any reason the first payment can't be collected, your plan could be cancelled and you won't be covered.

What type of additional information could we ask for?

In order to provide you with our best possible terms of cover and a fair premium, we may need to request further information. There are three types of information we could ask for:

1. Medical information

The medical information we ask for will depend on your age, the amount of cover being requested and any medical conditions you may have mentioned on your application. Please note that we will cover the costs of obtaining any medical information and/or examinations.

We could ask for:

- **A medical report**

We may need to ask your doctor for a report on your current and past health in order to assess your application. We need your consent to be able to do this. If you applied online you'll have provided your consent already as part of your application. Otherwise, we'll contact you to complete a consent form, if it's required.

- **Telephone medical interview**

You may need to talk to a member of our Underwriting Customer Information Team about any medical conditions you've told us about in your application. This may potentially reduce the need for further evidence. We will contact you if we require more information.

- **Health check (Nurse)**

We may ask a qualified nurse to visit you at home or work and carry out a short examination. The nurse will contact you to arrange a convenient time.

- **Health check (Doctor)**

You may be asked to go for a medical examination with either your own doctor or one nearer your place of work. We will confirm the details in writing.

A health check will last up to an hour and will include questions about you and your medical history. Measurements will be taken to record your height, weight, waist size, blood pressure and pulse. A urine sample will also be taken which will be tested for blood, glucose and protein.

We may also ask for some additional information and for some applications you may need to take some extra tests which include urine, saliva or blood samples, and/or an electrocardiogram. Full details will be sent to you if we need you to take these tests.

- **Smoker test**

If you've informed us that you're a non-smoker you may be asked to have a simple test to validate this information.

- **Blood tests**

A sample of blood may be needed to perform one or more of the following tests: cholesterol, blood sugar levels, liver function tests, renal function tests or a full blood count. Sometimes a blood test known as NT-pro BNP is also required. This is a test that may indicate certain diseases that affect the heart or circulatory system, such as heart failure. These tests do not normally require you to fast (avoid eating or drinking) before the test. However, occasionally a fasting test is required. If you are specifically asked to have a fasting blood test, please do not eat or drink for at least 6 hours before the test. During that time you can drink water or black coffee only. You may find it easier to have a test first thing in the morning.

Protection underwriting

- **HIV test**

This is now a routine aspect of applying for insurance. We may request a test after reviewing the answers you provided in your application and for all applications requesting an amount of cover over a certain amount. A negative test result will not affect your chances when applying for insurance in the future.

- **Electrocardiogram (ECG)**

Tests the electrical activity in your heart, and can indicate the possibility of any heart disease.

2. Occupation and hobbies information

If your occupation or hobby is potentially hazardous, we will ask you to complete and return a simple additional questionnaire.

3. Financial information

Sometimes we may need additional financial information to ensure your policy fits your financial needs. For larger amounts of cover we may ask to see:

- A completed financial questionnaire and/or declaration
- A copy of a formal loan offer letter
- Copies of reports and accounts
- Details of previous policies.



Please remember you must tell Legal & General everything they ask for as all the answers may be taken into account when assessing acceptance of the application and in calculating the premium. Please also remember that if you do not answer the questions fully and accurately it may mean that a claim will be declined and the policy(ies) cancelled. If you have given information to Legal & General in the past, please provide it again.

Customer privacy

At Legal & General we respect the importance of customer confidentiality. Please be assured that all the information you provide is kept securely in line with our company Privacy Policy.

Assessment factors

The main factors that could affect the cover we offer you are;

Your health

Certain medical conditions carry a greater risk to your health, and can aggravate other conditions or lead to complications. Typical conditions include raised blood pressure, high cholesterol, heart disease, diabetes, stroke or cancer. Some conditions like back and joint problems or anxiety and depression are significant when applying for disability cover.

Your build

The medical profession sets out recommended guidelines for an individual's ideal Body Mass Index (BMI). If you have a high BMI ratio, for example above 30, you're more likely to suffer diseases such as diabetes or heart disease and we may have to increase your premium or in certain circumstances we may not be able to offer you cover. Your waist measurement may also affect our final decision.

Your family history

Certain conditions, such as heart disease, diabetes and some types of cancer, tend to run in families. While these conditions are not always hereditary, their presence in the family may increase the chance of someone developing the same condition.

Your job and activities

Some jobs or hazardous activities carry an increased risk of accidental death or disease. Examples include underwater diving, mountaineering, private aviation, working at heights and certain duties in the armed forces.

Your alcohol consumption

Drinking any amount of alcohol carries a health risk, but in order to keep the risk of alcohol-related illness low, the government recommends no more than 14 units of alcohol, spread over 3 or more days, per week. This equates to around 6 pints of average strength beer, or 1½ bottles of wine per week. Past or present alcohol consumption above these limits, can have a significant impact on your body, lifestyle or mental health. These potential risks include heart disease, liver disease and several types of cancer.

Your smoking and drug use

Using tobacco products and non-prescription drugs are well-recognised risks. If you haven't used tobacco products in the last 12 months you'll pay lower premiums, as you're less likely to suffer the health problems associated with smoking.

Where you live and travel

If you've lived or travelled abroad, or have any plans to do so, this may influence our underwriting decision. We'll check the relevant country for any increased risks that may affect you – for example, the risk of war, political instability or the prevalence of certain diseases, such as hepatitis or HIV. Current legislation also restricts who can be offered cover outside of the UK.

Possible decisions

After our underwriters review all the information, there are three possible outcomes.

Cover is offered

If we can offer you an insurance policy, this may be the exact cover you applied for, or we might offer cover with a higher premium. Alternatively we may restrict the cover we can offer you. For example we might offer life cover but refuse critical illness cover or we might exclude a hazardous activity or a medical condition such as a back problem, anxiety or depression from your critical illness or income protection policy. If we can't offer exactly what you applied for we'll send you details of exactly what we can offer and ask you to agree to this before the policy starts.

No cover is offered

We may be unable to offer you cover where the risk is too high and likely to remain so. We'll write to you to let you know the reason why. You may wish to speak to a financial adviser about your options.

Postponement of cover

We may not be able to offer you cover if you've recently suffered a serious medical event such as a heart attack, if you're undergoing medical investigations or treatment, or if you're waiting for a medical procedure. We'll contact you to let you know how long you need to wait before submitting a new application to us.

What documents will you receive?



It is important that you read and understand all the documents sent to you, and that you keep them in a safe place in case you need them later.

As our customer you will receive:

- **Confirmation**
Confirms the details of the direct debit and the collection dates.
- **Cancellation notice**
Allows you up to 30 days to cancel the policy. Only return this if you want to cancel the policy.
- **Policy documentation**
Provides full details of the policy conditions and what is and isn't covered.

What can you do to help speed up the process?



If you have any questions about the status of your application, please contact your Financial Adviser.

They will be able to let you know how your application is progressing.

The following will help to avoid any unnecessary delays:

- Please ensure your contact details on the application are correct.
- We'll ask you to 'Check your Details' to confirm your application answers are correct. Please complete this as soon as possible.
- If you're asked to go for a health check, please ensure that you arrange the appointment as soon as you can.
- Make sure that you contact either your Financial Adviser or us with the date you wish your policy to start or the date of exchange of contracts if you're buying a home.

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.



www.legalandgeneral.com

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