



You and your family come first

If you are taking out Life Insurance or Life Insurance with Critical Illness Cover through Nationwide, you'll want the best claims service should you be diagnosed with a terminal illness with a life expectancy of less than 12 months or a specified critical illness during the policy term. We know that when a terminal illness or critical illness claim is made, you and your loved ones' everyday bills don't just stop. That's why we offer Early Days Advance Payment. It's a payment of up to £5,000, to help bring some early financial relief while the full claim is assessed.

Your needs are our priority

How Early Days Advance Payment can help

When a terminal illness or critical illness happens, you and your family might need to stop for a moment to allow time to cope and adjust. However, the reality is that the mortgage, bills and other regular payment commitments don't stop. Early Days Advance Payment is about giving you some important financial peace of mind when you and your family may need it most.

Depending on your needs, some of the costs it could help with are:

- **Mortgage, personal loan or credit card repayments**
- **Weekly food shop**
- **Childcare**
- **Hospital costs**

The difference Early Days Advance Payment can make: Travis' story*

When Travis was diagnosed with a critical illness, his initial concern was keeping the roof over his family's head, as he was the main breadwinner and had to start treatment immediately. When Travis telephoned a member of our claims team, he explained that he was struggling to pay his mortgage as well as his living expenses.

We listened to Travis' worries and carefully explained our claims process. In this type of claim we needed to get confirmation of the critical illness to make sure it was covered by the policy, as well as supporting documentation. However, once verified, we would be able to use our Early Advance Payment to ease his immediate financial burden.

This put Travis' mind at ease, as he knew that he would have some financial breathing space, enabling him to concentrate on his treatment and spending time with his family.

*This is an example.

How it works

When we will make the Early Days Advance Payment

If a terminal illness or critical illness claim is made during the policy term, we check that the claim meets the policy definition.

Once we've done this, we may be able to pay the full amount of cover, or we may need to make further investigations.

If further investigations are needed, then we'll make an Early Days Advance Payment.

How much we will pay out

An Early Days Advance Payment is £5,000 unless your amount of cover is lower, in which case we'll pay that amount.

The rest of the claim

We'll continue with our investigations and, assuming everything is OK, we'll be able to pay your remaining amount of cover. If the claim is unsuccessful though, we won't ask for the Early Days Advance Payment back.

Important things you need to know

Please note, we won't be able to make an Early Days Advance Payment if there's evidence that you gave inaccurate information or you failed to tell us information that we asked for at the time of your application. So do take the time to carefully fill in the application, and ask any questions if there's something you don't understand.

No matter how many Legal & General policies you have, we will only make one Early Days Advance Payment.



Trusted by many

We're in the business of financial protection and in 2021 Legal & General paid out over £797 million to their customers and families in individual protection claims. This is equal to over £2 million every day and £3.5 billion over the last 5 years.

Legal & General Assurance Society Limited

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

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