

FACT.

We have a consistently high record of paying claims – since 2011 we've paid out **£2.5 billion** in **Life, Critical Illness** and **Terminal Illness** claims.



No adviser wants to tell their client their claim has been refused.

A claim for negligence can be made by a client/client's estate if an adviser fails to meet the kinds of professional standards that you would reasonably expect them to meet and application errors are made.

REDUCE THE RISK OF MISREPRESENTATION.

1. Answer own questions

It's imperative that your client answers their own application questions. On Joint applications each client must answer all of the questions themselves.

2. Weight

If your client is uncertain of their current weight please ask them to weigh themselves.

3. Smoking

Your client must disclose if they have smoked any cigarettes, cigars, a pipe or used nicotine replacements during the last twelve months, even if they only smoke occasionally.

4. Health

Please ask your client to think carefully about their health, especially for things that no longer have symptoms. A good example is high blood pressure. It is usually symptomless, but it is important to wellbeing and health. Remember the timeframe that the question applies to. We ask about high blood pressure in the last five years.

5. Alcohol

Your client needs to carefully consider all the questions related to alcohol including if they have been referred for help to deal with alcohol consumption, or if they

have been told to cut down their drinking because it is too high.

6. Take time

Ensure your client takes enough time to think about the questions. Ask them to think about their health beforehand if you can.

7. Spelling

Always double check the spelling of your client's name and their date of birth. In a recent sample we found that 10% of policy amendments related to the inaccurate capture of names and dates of birth at point of sale.

8. Confirming Your Details

Make your clients aware of the new post application process, when we make our final decision about their application:

- **Register** for My Account
- **Review** their details on the Personal Details Document
- **Reaffirm**, to confirm the information is correct.

Reviewing and Reaffirming their personal details reduces the risk of misrepresentation and ensures you are not held responsible by your client for us not paying a claim.



For more information regarding our business retention services, please contact your usual Legal & General representative

or



www.legalandgeneral.com/businessquality
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EVERY
DAY
MATTERS.®

