

Underwriting explained

When you apply for life, critical illness or income protection cover, we'll make an assessment of the risks – a process known as underwriting. Through this, we determine whether you're eligible for insurance cover, and how much your premium will cost. This document provides you with a brief guide on how we assess your application and reach our decision.



Assessing your application

The underwriting process takes into account all the information we've received. Sometimes the decision will be based on a single factor, but it may be because of a combination of factors. For example, factors such as being overweight or smoking may aggravate some medical conditions.

We carefully assess each application, taking into account the level of risk associated with the assessment factors listed below.

Your age

The cost of buying cover rises as you get older because your risk factors increase.

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 three 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.

Smoking and non-prescriptive drug use

Smoking and the use of non-prescription drugs can have wide ranging effects on your health and wellbeing.

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.

Types of decision

Cover on standard terms

If we decide there is no extra risk, you'll be offered the cover you applied for.

Cover with an increased premium

This may be required for any of the reasons stated in the underwriting assessment factors.

If we increase your premium, it may mean that we're unable to offer some of the additional and optional benefits such as Increasing your Cover (Guaranteed Insurability Option) or Waiver of Premium.

It may be possible for us to adjust the amount of cover so that the premium remains at the level of your original quote. Please call us to discuss the options available.

Cover with benefits changed

We may not be able to offer you the benefits you applied for but we are able to offer you an alternative. Examples of this would be:

1. Life cover is accepted but critical illness has been removed.
2. The definition of disability on Total and Permanent Disability has been changed.
3. The deferment period on an income protection application has been increased.

No cover offered

We're unable to offer you cover where the risk is too high and is likely to remain so.

This decision is usually reserved for either current or recent, serious medical conditions but may be because of other risk factors.

Postponement of cover

We may not be able to offer you cover if you've recently suffered a serious medical event, for example, a heart attack or cancer, if you're undergoing medical investigations or waiting for an operation. In this case, we'll tell you when we'll be able to consider a new application from you.

Cover with an exclusion

An exclusion clause means you're not covered for a specified condition, event or hazardous activity. Exclusions are likely to apply to medical conditions you have had which may return, for example, back problems, anxiety or depression. We may also apply an exclusion where the risk is too high to be covered by an increased premium (such as a hazardous activity).

Cover without Waiver of Premium

We're unable to offer you this benefit if you have certain medical conditions especially those that are long term or cause time off work, such as back problems, anxiety or depression.

We also remove Waiver of Premium whenever we apply an increased premium or offer you cover with an exclusion.

Other information

You must tell us of any change to the information given on your application between the date of your application and when your policy starts. Failure to do so may mean that a claim may not be paid and the policy(ies) may be amended or cancelled.

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.

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.

W10188 09/25

