

Immediate Cover

If cover is required urgently for business-related reasons or on a personal loan or mortgage, Immediate Cover may be able to provide this whilst your application is being assessed.

What is it?

Immediate Cover is a benefit we offer at no extra charge, if cover is required urgently. It is a benefit that could pay out if you were to die or are diagnosed with one of the specified critical illnesses before your policy starts, whilst we are obtaining the necessary evidence. Immediate Cover is available on our Life Insurance and Life Insurance with Critical Illness Cover but not on our Whole of Life, Relevant Life, Income Protection Benefit or Family and Personal Income Plans.

How do I request Immediate Cover?

You will need to complete the Immediate Cover request form (on page 3 of this leaflet), the application form and a direct debit mandate (DDM).

Is Immediate Cover automatically available?

Acceptance of Immediate Cover is not automatic or guaranteed and the cover may be refused by our underwriters. You will be told if Immediate Cover has been confirmed or declined.

There must be a legitimate business need e.g. key person, business loan, management buyout, share protection or partnership cover, venture capital investment or a personal loan or mortgage.

No other similar protection covering the same need must be in force or applied for.

How long is the cover for?

Immediate Cover is available for a maximum of 60 days from the date of confirmation of cover from our underwriting department or until underwritten if earlier.

Once the policy has been fully underwritten it must have a policy start date of the same day that Immediate Cover was accepted.

What are the limits for Immediate Life Cover?

The Life Insurance with Critical Illness Cover amount of cover must be between £100,000 and £1,500,000.

Total critical illness cover, including any existing critical illness cover with us, must not exceed our critical illness maximum amount of cover limit.

When would the benefit pay out?

Immediate Cover is designed to pay out on death or diagnosis of one of our specified critical illnesses.

When won't the benefit pay out?

We won't pay out if death or total and permanent disability occurs:

- from suicide, or intentional and serious self-injury or an event where, in our reasonable opinion, the customer took their own life.
- from hazardous activities (examples are shown on the policy application form),
- while the customer is outside the UK.

Cover will cease immediately without notice if underwriting reveals any additional risk factor(s).

The usual policy terms and conditions still apply.

We have the right to investigate any claims and may not pay a claim where full and accurate information has not been given. If the financial evidence does not support the amount of cover requested the amount of cover may be reduced.

Paper applications (not electronic applications)

Immediate Cover will lapse (if granted) if the following are not submitted within five working days;

- the application,
- any normal submission form,
- the completed direct debit mandate, and
- a copy of the form confirming Immediate Cover granted.



Please note that in the event of a claim, we'll only pay out on one of the following, Accidental Death Benefit, Free Life Cover, Immediate Cover or the policy applied for, not on all four.

Application: Immediate Cover request for Life Insurance with Critical Illness



The information below must be fully completed (PLEASE PRINT IN CAPITALS)

Customer name

First premium: £

per month/ annum

Reason for cover e.g. Keyperson etc

Amount of cover

(Minimum = £100,000.

Maximum = £1,500,000)

Is similar protection backing the same need in force or proposed?

(* Delete as appropriate)

Yes/ No*

If 'Yes' please supply further details

From

Name of Agent in full

Address

Email address

Tel Number

From

I confirm that I have collected a completed direct debit mandate and attach a copy of the completed application form/ reference number (if submitted electronically). It is acknowledged that if the application* and any normal submission form, a completed direct debit mandate* are not submitted within five working days, Immediate Cover will (if granted) lapse.

(*If not submitted electronically)

I have also explained to my customer that the direct debit mandate will be presented once the application has been fully underwritten and that ALL back premiums will be collected at this time if Immediate Cover has been provided.

Signed (Agent)

Date

To be completed by Legal & General:

Immediate Cover:

Accepted/ Declined**

Signed (Underwriter)

Print name

Date

(**Delete as appropriate)

How to obtain the cover



By email

Please send:

- 1) A copy of this form duly completed, **and**
- 2) A copy of the application form (if electronic submission – please submit the application and enclose the reference number on the Immediate Cover form)
- 3) A personal/ business assurance questionnaire completed by the customer if applicable

To: priority.protection@landg.com

You will then receive – an email reply accepting or declining cover.

You must then – immediately submit via your usual route (if you have not already done so):

- 1) The application and any normal submission form **and**
- 2) A completed direct debit mandate (DDM) **and**
- 3) A copy of this form confirming Immediate Cover (if submitted electronically we will add to the file, so no need to send your copy in).



By post

Please send:

- 1) A copy of this form duly completed, **and**
- 2) A copy of the application form, **and**
A personal/ business assurance questionnaire completed by the customer, if applicable
- 3) A completed direct debit mandate (DDM)

to:

Immediate Cover, Underwriting Department, Legal & General Assurance Society Ltd,
3rd Floor, Brunel House, 2 Fitzalan Road, Cardiff CF24 0EB



By phone

0345 674 0758[†]

You will then receive a telephone call accepting or declining cover.

[†]Call charges will vary. Calls may be recorded and monitored.