

# What happens after you apply?



Thank you for choosing Legal & General Protection, which is brought to you by Nationwide. 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, sex, 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 Nationwide for further information to help us assess your application. This will ensure you receive our best possible premium for your circumstances.

- **Acceptance**

You'll receive a letter describing our terms of acceptance and the premium details. You'll need to confirm the start date of the policy with Nationwide. If Nationwide have 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've 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.

Once your application is accepted, the Protection Sales Support Team may need to contact you. This will be to confirm the start date of your policy, or any other queries we may have.

## What type of additional information could we ask for?

In order to provide you with the 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 problems you may have mentioned on your application form. Please note that we'll cover the costs of any GP reports and/or examinations. We could ask for:

- **General Practitioner's (GP) Report**

We may contact your doctor and ask for a report detailing your medical history or specific illnesses you have suffered. You have the right to view this report before it is sent to us, if you wish.

- **Nurse Screening**

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.

- **Medical Examination**

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

- **Little T (previously known as Tele Medical Interview)**

You may be contacted by an insurance trained nurse who will talk through any medical conditions you've told us about in your application. This may potentially reduce the need for further evidence. Please make sure we have your correct contact details on the application form.

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**

Applicants who inform us that they are non-smokers 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 or fasting blood sugar test, liver function test or full blood count. If a cholesterol or fasting blood sugar test is required you'll need to fast for at least six 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.

- **HIV test**

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

- **Resting Electrocardiogram (ECG)**

Tests the electrical activity in your heart, and can indicate the possibility of any heart disease. This test only takes a few minutes.

- **Exercise Electrocardiogram (ECG)**

This is a more rigorous test for your heart and involves taking an ECG while you're exercising, usually on a treadmill. You may wish to bring comfortable clothes for this test.

## (2) Occupation and hobbies information

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

## (3) Financial information

Sometimes we may need additional financial information to ensure your policy suits your financial needs. For larger sums assured 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 that all items of information requested are material facts which are taken into account when assessing acceptance of your application and in calculating your premium. If you don't give any of this information or mis-state any information it will mean a claim may be declined and the policy(ies) cancelled. If you are uncertain as to the relevance of any such information or if you believe that there is other information which may be relevant, please let Nationwide know. If you have given information to Legal & General in the past please disclose it again.

## Confidentiality

At Legal & General we respect the importance of client confidentiality. Please be assured that all the information you provide is kept confidential and that any staff with access to your medical information are authorised by the Chief Medical Officer and must follow our written code of practice.

## Possible decisions

In most cases, the decision process is straightforward and you'll be sent our terms of acceptance and premium details. Occasionally, we may need to charge an extra premium if, for example, you take part in hazardous pursuits or have a medical problem. For critical illness, we may exclude cover on certain problems (for example back pain). In the event that we can't offer you acceptance on normal terms, we'll send you our terms of acceptance for you to agree to before the policy starts.

If we are unable to make you an offer we'll send you a letter and leaflet explaining our decision.



## What paperwork will you receive?

As our customer you'll receive:

- **Post sale information**  
Confirmation of the details you received when you were given a key features document prior to completing the application form.
- **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.

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

## What can you do to help speed up the process?

The following will help to avoid any unnecessary delays:

- Please ensure your contact details on the application form are correct.
- If appropriate, make sure you sign and return your confirmation schedule and declaration as soon as you receive it.
- General Practitioners are very busy and although we will remind them, in some cases clients have been able to get their report completed more quickly.
- If you are asked to go for a medical examination, please ensure that you arrange the appointment as soon as you can.
- Make sure that you contact either Nationwide or Legal & General with the date you wish your policy to start or the date of exchange of contracts if you are buying a home.

If you have any questions about the status of your application, please contact Nationwide. They will be able to let you know how your application is progressing.

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