

Life Insurance and Critical Illness Cover

Policy Summary

These policies are provided by Legal and General Assurance Society Limited. They're designed for people who want to help protect themselves and their family against the impact of death, terminal illness or critical illness. The policy could be used to help pay your outstanding mortgage or to help protect your family's financial lifestyle and everyday living expenses.

This Policy Summary provides a brief guide to the cover and exclusions that relate to the policy. You'll find full details in the Policy Terms and Conditions. After you take out a policy, we'll send you a Policy Schedule which will show you the details of your cover.

Together, the Policy Schedule and the Policy Terms and Conditions form the basis of the contract with us. You should check your policy from time to time to make sure it still meets your needs and provides the right level of cover.

The optional benefits included in this Policy Summary may not be available to everyone. This will depend on your personal circumstances and how you bought this policy (such as directly with L&G, or through a financial adviser).

When you read this document, you'll see words like '**we**', '**us**' and '**our**' used. When we use these words, we mean L&G.

How this policy works

This policy is designed to help financially protect you and your family if you die or are diagnosed with a terminal illness which meets our definition before the end of the policy term. You can find more about this in the Policy Terms and Conditions.

If you choose to add Critical Illness Cover alongside your Life Insurance as a separate policy (also referred to as Additional or Independent Critical Illness Cover), you're covered for the listed conditions that can be found in the Critical Illness Cover section.

You're covered from the policy start date until the policy expiry date. Your policy will end before this if we pay the cover amount or the policy is cancelled.

We'll communicate to you about your policy in English. This policy is governed by English law.



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How to get in touch with us

How can we help?	Contact details	Contact address
General enquiries, to change or cancel the policy	Call 0370 010 4080 Monday to Friday 9am to 5pm Email protection.customerenquiries@landg.com	Legal & General Assurance Society City Park The Droveway Hove BN3 7PY
Cancellations	Call 0370 010 4080 Monday to Friday 9am to 5pm Email protection.customercancellations@landg.com	Legal & General Assurance Society City Park The Droveway Hove BN3 7PY
Claims	For Life or Terminal Illness Cover claims call us on 0800 137 101 For Critical Illness claims call us on 0800 068 0789 Monday to Friday 9am to 5pm	Legal & General Assurance Society City Park The Droveway Hove BN3 7PY
Complaints	Call 0370 010 4080 Monday to Friday 9am to 5pm	Legal & General Assurance Society Limited Four Central Square Cardiff CF10 1FS

Calls may be recorded and monitored. Call charges may vary.



At a glance – what's included in our policies

Here's a quick look at what our policies include. More information on this can be found in the Policy Terms and Conditions.

Adding Critical Illness Cover provides a number of different benefits to life insurance. We outline some of these in the table below and explain them further throughout this Policy Summary.

Benefit type	Life Insurance	Life Insurance and Critical Illness Cover
Terminal Illness Cover	Yes	Yes – included with Life Insurance
Accidental Death Benefit	Yes	Yes – included with Life Insurance
Free Life Cover	Yes	Yes – included with Life Insurance
Critical illnesses covered (see policy definitions for list of conditions covered)	None	Yes
Total and Permanent Disability*	No	Optional
Accident Hospitalisation Benefit	No	Yes
Children's Critical Illness Cover	No	Yes
Childcare Benefit	No	Yes
Family Accommodation Benefit	No	Yes
Child Funeral Benefit	No	Yes

*The optional benefits included in this Policy Summary may not be available to everyone. This will depend on your personal circumstances.



Choosing your cover type

If you choose to add Critical Illness Cover alongside your Life Insurance as a separate policy (also referred to as Additional or Independent Critical Illness Cover), you may be able to select different premium and cover type options for each, depending on what is available when you apply.

Level

- if you want your cover to stay the same

If you choose level cover the amount of cover will stay the same unless you change it using the options available in the section headed 'Making changes to your policy' within the Policy Terms and Conditions, during the period of cover.

If the policy is to help repay a mortgage, you need to ensure that your amount of cover matches your outstanding mortgage amount. The policy may not completely pay off your outstanding mortgage, if you change the mortgage you have in any way and you don't adjust your cover to match your new arrangements.

What happens to premiums?

You can choose to have:

- **Guaranteed Premiums** – which means they'll stay the same unless you make changes to your policy.

Decreasing cover

- if you want your cover to decrease

If you choose decreasing cover the amount of cover will reduce during the period of cover and is often used to help protect a repayment mortgage.

What happens to premiums?

You can choose to have:

- **Guaranteed premiums** – which means they'll stay the same unless you make changes to your policy.

How does it work?

- An interest rate is applied to your policy. This estimates the amount that you repay each month on your repayment mortgage, and the amount you're covered for will therefore decrease accordingly. The interest rate we apply will be shown on your Policy Schedule, which we'll send to you when your policy starts.

- If the interest rate we apply is less than the interest rate that is actually applied to your repayment mortgage, or your mortgage changes, the amount we pay out may not be enough to repay your mortgage in full.
- You should check regularly that your amount of cover will be enough to pay off the rest of your repayment mortgage. Remember to also check that the interest rate we use in our calculation and apply to your policy is equal to or higher than the interest rate on your mortgage.

i For details about these options, please see the section headed '**Choosing your cover type**' in the Policy Terms and Conditions.



How long will the policy last?

The table below lists the age limits per product. 'Minimum length of the policy' refers to the shortest period of time in which you can have the cover for. It's not related to how long before you can make a claim. More information about making a claim can be found in the Policy Terms and Conditions under section '**How to make a claim**'.

Product	Maximum age for buying a policy	Minimum length of the policy	Maximum length of the policy	Your policy must end before age
Life Insurance*	77	1 year	50 years	90
Decreasing Life Insurance*	74	5 years	50 years	90
Critical Illness Cover*	67	2 years	50 years	75

The minimum age to take out a policy is 18. A policy cannot have an expiry date before your 29th birthday.

* Guaranteed premiums



What is and isn't covered

What is covered?

Life Insurance

You will be covered if before the end of the policy:

- ✓ you die
- ✓ you are diagnosed as being terminally ill, and in the opinion of your hospital consultant and our Medical Officer, the illness is expected to lead to death within 12 months. Full details can be found in the Policy Terms and Conditions document.

We'll pay out the relevant amount of cover in full once. After this happens, the policy will end, and you'll no longer have any cover.

Critical Illness Cover

If you choose to add Critical Illness Cover alongside your life insurance as a separate policy, (also referred to as Additional or Independent Critical Illness Cover) you will be covered if before the end of the policy:

- ✓ you are diagnosed with or undergo a medical procedure for one of the critical illnesses we cover and you survive for 14 days from diagnosis.

We'll pay out your amount of cover in full once. After this happens, the policy will end and you'll no longer have any cover.

What is not covered?

You are not covered if you don't give us full and accurate answers to the questions we ask you before the policy starts. Please don't assume we'll contact your doctor to find out your full medical details.

All policies

- ✗ Our policies have no cash value and we will not pay out if you reach the end of the policy without making a valid claim.
- ✗ If you stop paying your premiums, your cover will end 60 days after the first missed premium, unless the policy expires within that period.

Life Insurance

- ✗ The policy will be cancelled and the claim declined, if within the first year of the policy, the life insured dies as a result of suicide, intentional and serious self-injury, or an event where, in our reasonable opinion, the life insured took their own life.

- ✖ We won't pay out your amount of cover if the life insured is diagnosed with a terminal illness which doesn't meet the relevant definition. Terminal Illness Cover can't be claimed:
 - after the life insured's death,
 - or if the length of the policy is less than two years.
- ✖ We may restrict some elements of your cover based on the information that you give us at application stage. If we do this, we'll tell you what we've excluded in the Policy Terms and Conditions and Policy Schedule that we'll send you after you take out the policy.
- ✖ For a joint policy, we'll only pay the amount of cover once. This may be when the first person dies or has a valid claim. We have a replacement cover option which could allow the other person covered to take out a new single life policy, ensuring they still have some protection in place.

Critical Illness Cover

- ✖ We won't pay out your amount of cover if you are diagnosed with a condition or undergo a medical procedure that doesn't meet our definition.
- ✖ We won't pay out your amount of cover if you die.
- ✖ We won't pay out your amount of cover if death occurs within 14 days of diagnosis of one of the critical illnesses we cover.
- ✖ We may restrict some elements of your cover based on the information that you give us at application stage. If we do this, we'll tell you what we've excluded in the Policy Terms and Conditions and Policy Schedule that we'll send you after you take out the policy.
- ✖ For a joint policy, we'll only pay the amount of cover once. This may be when the first person dies or has a valid claim. We have a replacement cover option which could allow the other person covered to take out a new single life policy, ensuring they still have some protection in place.



Critical Illness Cover

If you choose Critical Illness Cover, you will be covered for the conditions shown below.

For a claim to pay out, your illness must meet Legal & General's definition as found in the Policy Terms and Conditions. It must also be confirmed by a verified UK consultant whose specialism we consider appropriate to the cause of your claim as in some instances cover may be limited. For example:

- some types of cancer are not covered,
- to make a claim for some illnesses, you need to have permanent symptoms.

i Please check the full definitions found in the Guide to Critical Illnesses Covered and Policy Terms and Conditions to make sure that you understand exactly what is covered.

- **Aorta graft surgery** – *requiring surgical replacement*
- **Aplastic anaemia** – *with permanent bone marrow failure*
- **Bacterial meningitis** – *resulting in permanent symptoms*
- **Benign brain tumour** – *resulting in either surgical removal or permanent symptoms*
- **Blindness** – *permanent and irreversible*
- **Cancer** – *excluding less advanced cases*
- **Cardiac arrest** – *with insertion of a defibrillator*
- **Cardiomyopathy** – *of specified severity*
- **Coma** – *with associated permanent symptoms*
- **Coronary artery by-pass grafts** – *with surgery to divide the breastbone or thoracotomy.*
- **Creutzfeldt-Jakob disease (CJD)** – *resulting in permanent symptoms*
- **Deafness** – *permanent and irreversible*
- **Dementia including Alzheimer's disease** – *of specified severity*
- **Encephalitis** – *resulting in permanent symptoms*
- **Heart attack** – *of specified severity*
- **Heart valve replacement or repair** – *with surgery*
- **Kidney failure** – *requiring permanent dialysis*
- **Liver failure** – *of advanced stage*
- **Loss of hand or foot** – *permanent physical severance*
- **Loss of speech** – *total permanent and irreversible*
- **Major organ transplant** – *from another donor*
- **Motor neurone disease** – *resulting in permanent symptoms*
- **Multiple sclerosis** – *where there have been symptoms*
- **Multiple system atrophy** – *resulting in permanent symptoms*
- **Open heart surgery** – *with median sternotomy*
- **Paralysis of limb** – *total and irreversible*

- **Parkinson's disease** – *resulting in permanent symptoms*
- **Primary pulmonary hypertension** – *of specified severity*
- **Progressive supranuclear palsy** – *resulting in permanent symptoms*
- **Removal of an eyeball** – *due to injury or disease*
- **Respiratory failure** – *of advanced stage*
- **Spinal stroke** – *resulting in symptoms lasting at least 24 hours*
- **Stroke** – *resulting in symptoms lasting at least 24 hours*
- **Systemic lupus erythematosus** – *with severe complications*
- **Third degree burns** – *covering 20% of the surface area of the body or 20% of the face or head*
- **Total and Permanent Disability** – *of specified severity*
- **Traumatic brain injury** – *resulting in permanent symptoms*

i For full definitions and details about what is covered, please see section 'Critical Illness Cover Definitions' in the Policy Terms and Conditions.

If included within your cover, your definition of Total and Permanent Disability will depend on your occupation, employment status, and whether you are remunerated for the role, that would be shown in your Policy Schedule and Policy Terms and Conditions when you take out your policy.

Total and Permanent Disability will end when the oldest person covered reaches the policy end date, or 70th birthday, whichever is earlier.

We'll cover you for the loss of physical or mental ability, due to an illness or injury, to do either your own occupation, or at least three of the six Specified Work Tasks.

i Please see the **Policy Terms and Conditions** for the **Specified Work Tasks**.

Additional cover included for Critical Illness Cover

If you choose Critical Illness Cover you'll also be covered for the conditions listed in this section.

- **Carcinoma in situ of the breast** – *treated by surgery.*
- **Low grade prostate cancer** – *requiring treatment.*

What is covered?

Unless specifically excluded in your Policy Terms and Conditions and the Policy Schedule, after you take out cover.

- ✓ We'll pay out 25% of the amount of cover at the time our definition is met up to a maximum of £25,000.

- ✓ Your amount of cover and premiums will not be affected if we make an additional payment to you and we'll still pay out the amount you are covered for under the main policy in case of a terminal illness or critical illness or death.
- ✓ We'll only pay out once for each definition shown above.
- ✓ If joint life cover is chosen both lives insured will be able to claim.

What is not covered?

- ✗ Please check the full definitions found in the **Guide to Critical Illnesses Covered** and **Policy Terms and Conditions** to make sure you understand exactly what is not covered.



Included with Life Insurance

The following benefit(s) **are included with Life Insurance policies** with us. They may have eligibility criteria and restrictions that apply.

The lump sum will be paid only once either under the Accidental Death Benefit, Free Life Cover, or the policy itself.

Accidental death benefit

What is covered?

- ✓ We'll cover you from when we receive your application, for up to 90 days or until we accept, postpone or decline your application. This means that if you die due to an accident during this time, we'll pay out the amount you've asked to be insured for, up to a maximum of £300,000 for all applications.
- ✓ The benefit will be paid out if the person covered, or one of the persons covered, sustains a bodily injury caused by accidental, violent, external and visible means, which solely and independently of any other cause results in death within 90 days of the accident.

What is not covered?

We won't pay out if death occurs from:

- ✗ Suicide, intentional and serious self-injury, or an event where, in our reasonable opinion, you took your own life.
- ✗ Taking part or attempting to take part in a dangerous sport or pastime.
- ✗ Taking part or attempting to take part in any aerial flight other than as a fare paying passenger on a licensed airline.
- ✗ Committing, attempting, or provoking an assault or criminal offence.
- ✗ War (whether declared or not), riot, or civil commotion.
- ✗ Taking alcohol or drugs (unless these drugs were prescribed by a registered doctor in the United Kingdom).
- ✗ Accidents that happened before you applied.

We don't provide this benefit:

- If we have been told that the application is to replace an existing policy with us while cover is still provided under the existing policy.
- From the date you tell us that you no longer want the application to proceed.

Free life cover

This provides cover in the event of moving home.

What is covered?

- ✓ We'll cover you if you die between exchange of contracts and completion of your property purchase up to a maximum of 90 days, provided you are accepted on standard terms and we have everything we need to start your policy.
- ✓ Your Free Life Cover will end as soon as the policy starts.
- ✓ You'll be covered for the lower of your proposed amount of cover or the amount of your mortgage, up to a maximum of £300,000.
- ✓ If you live in Scotland, you'll be covered between completion of missives and your date of entry.

What is not covered?

- ✗ You won't be accepted for Free Life Cover if you are 55 years old or over. For joint life policies you both need to be under this age for Free Life Cover to apply.
- ✗ We won't provide cover if you have another policy with any provider covering the same mortgage.
- ✗ Your amount of cover will be paid only once either under Free Life Cover, Accidental Death Benefit or the policy itself.



Benefits included with Critical Illness Cover

Accident Hospitalisation Benefit and Children's Critical Illness Cover are included with our Critical Illness Cover at no extra cost.

Accident hospitalisation benefit

What is covered?

- ✓ We'll pay £5,000 if you are in hospital with physical injuries for a minimum of 28 consecutive days, immediately following an accident.

What is not covered?

- ✗ If you choose to add Critical Illness Cover alongside your Life Insurance as a separate policy (also referred to as Additional or Independent Critical Illness Cover), this benefit will not be payable if a valid claim has been made for a Critical Illness. We'll only pay one claim for each person covered.

Children's Critical Illness Cover

i Where we say "**relevant child**" this means a natural child, legally adopted child, or stepchild of the person covered, who is between 30 days old, up to and inclusive of their 18th birthday (or 21st birthday if they're in full time education).

What is covered?

- ✓ If you choose Critical Illness Cover, we'll cover a relevant child or any children you have in the future if, before the end of your policy, they're diagnosed with one of the illnesses we cover (except for Total and Permanent Disability). The covered illnesses are shown in the sections headed 'Critical Illness Cover Definitions' (except Total and Permanent Disability) and 'Additional cover included for Critical Illness Cover' within the Policy Terms and Conditions.

We'll pay the lower of 50% of the amount of cover at the time our definition is met (original amount of cover if decreasing cover is chosen) or £25,000 for a valid claim.

Your amount of cover and premiums will not be affected if we make an additional payment to you.

We'll pay out one claim per **relevant child** under the policy. Once two claims in total have been made, children's cover will end. If the same **relevant child** is covered by more than one policy issued by us, we'll pay out a maximum of £50,000 for that **relevant child**.

What is not covered?

Your children will not be covered:

- ✗ For Total and Permanent Disability.
- ✗ For Terminal Illness Cover.
- ✗ For any condition that was present at birth.
- ✗ Where the symptoms arose before the **relevant child** was covered.
- ✗ If death occurs within 14 days of diagnosis of one of the critical illnesses we cover.

If you or your child needs to go to hospital

We include this at no extra cost.

Your amount of cover and premiums will not be affected if we make an additional benefit payment to you.

For further details, please read the **Policy Terms and Conditions**.

- **Child Accident Hospitalisation Benefit** – pays £5,000 if a **relevant child** is admitted to hospital with physical injuries for a minimum of 28 consecutive days immediately following an accident
- **Childcare Benefit** – if we have paid a claim for a critical illness under this policy, and you have a natural child, legally adopted child, or stepchild under 5 years old, we'll pay up to £1,000 towards childcare with a registered childminder.
- **Family Accommodation Benefit** – pays £100 for every night a relevant child spends in hospital, in the three months immediately following diagnosis of one of the critical illnesses covered (up to a maximum of £1,000).

Child Funeral Benefit

In the tragic event of your child passing away (a '**relevant child**' covered by your policy), we'll contribute £4,000 towards funeral costs.

For further details, please read the **Policy Terms and Conditions**.



FAQs

Can I increase my cover?

You can apply to increase your cover at any time. Usually, changes to your amount of cover will be assessed at the time. However, if the Increasing your cover section is shown in the Policy Terms and Conditions and Policy Schedule after you apply, then you can increase your cover, for certain life events, without the need to provide us with further medical information. Please see the Policy Terms and Conditions for further information. Eligibility criteria apply.

Can I make changes?

Yes, you can make changes to the policy. Please talk to us and we'll consider your request and let you know if what you're asking for is possible and what your new premium will be. If you make any changes to the policy then a new policy may be set up and different terms and conditions could apply.

What happens if I move abroad?

If you move abroad during the length of the policy, please check the Policy Terms and Conditions, as your policy may be affected.

What if I want to cancel or claim?

You can cancel the policy at any time. When you first take out the policy you will have the opportunity to cancel. If you cancel within 30 days, we'll refund any premiums you have paid. If you cancel the policy at a later stage, you will not get any money back if you pay your premiums monthly.

If you pay annually, you will receive a proportionate refund of your annual premium.

i To cancel or claim, please get in touch using the contact information in the 'How to get in touch' section of this document.

Are pay outs taxed?

Any pay outs we make should be free from UK Income Tax and Capital Gains Tax. The Government may change this tax position at any time.

For life insurance

- If the policy is written under a suitable trust, the amount of cover payable on death should not form part of the estate for Inheritance Tax purposes.

- If the policy is not written in trust, the amount of cover payable will normally go into the estate and Inheritance Tax may apply.

For Critical Illness Cover

If you choose to add critical illness cover alongside your life insurance as a separate policy (also referred to as Additional or Independent Critical Illness Cover):

- If you are diagnosed with or undergo a medical procedure for one of the specified critical illnesses we cover and you survive 14 days from diagnosis then the policy may pay out after you die in which case the amount of cover will be payable to your estate and may be subject to Inheritance Tax.
- If the policy is absolutely assigned, the amount of cover payable should not form part of the estate for Inheritance Tax purposes. The policy cannot be issued or assigned into a trust.

The Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. Whether or not you are able to claim and how much you may be entitled to will depend on the specific circumstances at the time. For further information about the scheme please contact the FSCS at: www.fscs.org.uk or call them on: 0800 678 1100.

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.

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