

Free pre-underwriting cover

Our free pre-underwriting cover will cover your clients if the unexpected were to happen to them.

Free cover for mortgage related applications

Free pre-underwriting cover is available for mortgage related applications for Life Protection, Life and Critical Illness cover and Life and Enhanced Critical Illness cover policies only, provided they given direct debit details. The amount of cover will be the amount of cover applied for subject to a maximum of £500,000 for Life Protection or £300,000 for Life and Critical Illness cover and Life and Enhanced Critical Illness cover.

Who is eligible for this cover?

Your client's will be eligible for this cover if:

- the person or people insured are under the age of 55 at the date the application is received and
- the person or people insured has answered 'no' to all the medical questions in the application (or, in the underwriters opinion, any disclosure made would not affect the issuing of standard terms or require any further medical evidence), and
- the person insured's height, weight, smoking, alcohol consumption and family history don't require any further medical evidence, and
- and the person insured's occupation must be one which would not attract special terms for Life Protection, Life and Critical Illness cover or Life and Enhanced Critical Illness cover.

What is not covered?

Free pre-underwriting cover is subject to the normal terms regarding the validity of cover and the consequences of any failure to give correct answers to the questions in the application form.

Claims will not be paid under the free pre-underwriting cover if the death, injury or permanent total disability of the person insured is as a result of suicide, attempted suicide or self-inflicted injury.

Who is not eligible for this cover?

- Your clients who have applied for non-mortgage related policies (for example, Income Protection and Personal Sick Pay or Life Protection, Life and Critical Illness cover or Life and Enhanced Critical Illness cover which are for personal or business cover not linked to a mortgage).
- Where the person or people insured are aged over 55.
- Applications where the person or people insured have answered 'yes' to some of the medical questions.

What other free cover is available?

For clients who aren't eligible for mortgage related pre-underwriting cover, if they've applied for Life Protection, or Family Income Benefit policies and have provided direct debit details they will be covered for accidental or sudden death, only. The amount covered will be the amount of cover applied for subject to a maximum of £500,000. For Family Income Benefit policies the amount covered will be equal to the amount of cover applied for subject to an overall total maximum of £500,000 across the term of the policy.

For example for a 20 year term policy the maximum amount of Pre Underwriting cover would be: £500,000 / 20 years = £25,000 max annual cover.

What is not covered?

Free pre-underwriting cover is subject to the normal terms regarding the validity of cover and the consequences of any failure to give correct answers to the questions in the application form.

Claims will not be paid under the free pre-underwriting cover if the death of the person insured is as a result of suicide, attempted suicide or self-inflicted injury.

We will also exclude death caused by or related to any medical condition for which the person insured has had tests of treatment for in the two years before they applied.

When will the cover end?

We'll end the free pre-underwriting cover on the earliest of:

- the start date of the policy
- 10 days after we offer acceptance terms
- the date we advise we're unable to offer cover under the application or the date the application is withdrawn by the customer
- 60 days after us receiving the application
- the date we agree to pay a claim under this cover.

No charge will be made for this cover. Premiums will be due from the start date of the policy.

Please be aware that we won't always ask for a medical report. It's your and your client's responsibility to ensure all the questions in the application are answered truthfully and accurately. If they aren't, we may not pay a claim in the future and could cancel the policy.

You can get this and other documents from us in Braille or large print by contacting us.



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36179-2021 04/22