

Business Protection

The right steps to help your
client's business run smoothly

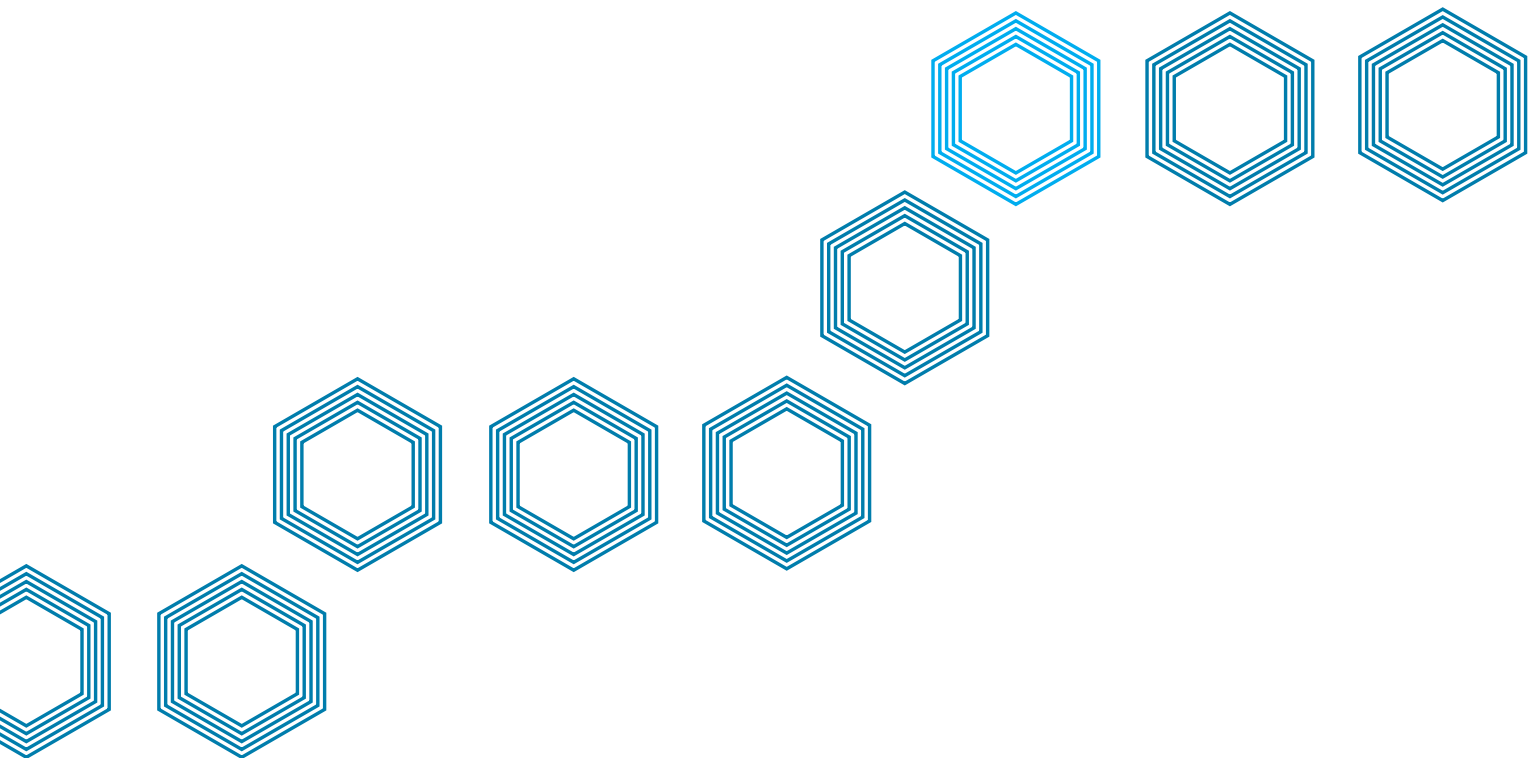
Standard Financial Requirements

Business Protection

Sum Assured	Life	CIC
£250,001 – £500,000	Not applicable	BAQ
£500,001 – £1million	Business Assurance Questionnaire (BAQ) Loan Offer Letter	BAQ countersigned by Independent 3rd Party (eg. Accountant). Loan Offer Letter (if applicable), proof of earnings, details of net worth, 3 years report & accounts.
£1,000,001 – and over	BAQ countersigned by Independent 3rd Party (eg. Accountant). Loan Offer Letter (if applicable), 3 years report & accounts.	Not applicable

Income Protection Benefit (IPB)

Monthly Benefit	
up to and including £2,000	None
£2,001 and over	Proof of earnings – ie. P60 / latest three payslips for employed, accounts / tax assessment for self employed.



This is not a consumer advertisement. It is intended for Professional Financial Advisers and should not be relied upon by private investors or any other persons.

Standard Medical Requirements

Life Assurance only (above £250,000)

For sums assured up to £500,001 there are different evidence requirements depending on the applicant's gender and marital status. Please refer to the symbols within the table and key for further information.

Sum Assured	40 and under next birthday – (nbd)	41–50 nbd	51–60 nbd	61 and over nbd
◆£250,001 – £300,000	No automatic evidence	GPR	GPR, PME*	GRP, MER, ECG(R)
†£250,001 – £300,000	PME, HIV [×] , COT [□]	GRP, PME, HIV [×] , COT [□]	GRP, PME*, HIV [×] , COT [□]	GPR, MER, ECG(R), HIV [×] , COT [□]
◆£300,001 – £350,000	No automatic evidence GPR at age 36 or above	GPR, PME	GPR, MER	GPR, MER, ECG(R)
†£300,001 – £350,000	PME, HIV [×] , COT [□] GPR at age 36 or above	GRP, PME, HIV [×] , COT [□]	GRP, HIV [×] , COT [□] , MER	GRP, MER, ECG(R), HIV [×] , COT [□]
◆£350,001 – £400,000	GPR (all ages) PME at age 36 or above	GPR, PME	GRP, MER	GPR, MER, ECG(R)
†£350,001 – £400,000	GPR, PME, HIV [×] , COT [□]	GRP, PME, HIV [×] , COT [□]	GRP, MER, HIV [×] , COT [□]	GRP, MER, HIV [×] , COT [□] , ECG(R)
◆£400,001 – £500,000	GPR (all ages) PME at age 36 or above	GPR, MER	GPR, MER	GPR, MER, ECG(R)
†£400,001 – £500,000	GRP, PME, HIV [×] , COT [□]	GRP, MER, HIV [×] , COT [□]	GRP, MER, HIV [×] , COT [□]	GRP, MER, ECG(R), HIV [×] , COT [□]
£500,001 – £1million	GPR, MER, HIV [×] , COT [□]	GPR, MER, HIV [×] , COT [□]	GPR, MER, HIV [×] , COT [□] , ECG(R)	GPR, MER, HIV [×] , COT [□] , ECG(R)
£1,000,001 – £2million	GPR, MER, HIV [×] , COT [□]	GPR, MER, HIV [×] , COT [□] , ECG(R) [▲]	GPR, MER, HIV [×] , COT [□] , ECG(R)	GPR, MER, HIV [×] , COT [□] , ECG(R), EX ECG
£2,000,001 – £3million	GPR, MER, HIV [×] , LIP, COT [□]	GPR, MER, HIV [×] , COT [□] , ECG(R), LIP, LFT, FBS	GPR, MER, HIV [×] , COT [□] , ECG(R), LIP, EX ECG, LFT, FBS, MSU	GPR, MER, HIV [×] , COT [□] , ECG(R), EX ECG, MSU, FBS
£3,000,001 – £5million	GPR, MER, HIV [○] , COT [□] , LIP, LFT	GPR, MER, HIV [○] , COT [□] , ECG(R), LIP, EX ECG, FBC, LFT, FBS, MSU	GPR, MER, HIV [○] , COT [□] , ECG(R), LIP, FBS, EX ECG, FBC, LFT, MSU	GPR, MER, HIV [○] , COT [□] , ECG(R), LIP, EX ECG, FBC, LFT, FBS, MSU, RFT
£5,000,001 – £7,500,000	GPR, MER, HIV [○] , COT [□] , ECG(R), LIP, FBC, LFT, RFT, MSU	GPR, MER, HIV [○] , COT [□] , ECG(R), MSU, EX ECG, LIP, LFT, RFT, FBC, FBS	GPR, MER, HIV [○] , COT [□] , ECG(R), MSU, EX ECG, LIP, LFT, RFT, FBC, FBS	GPR, MER, HIV [○] , COT [□] , ECG(R), LIP, MSU, EX ECG, LFT, RFT, FBC, FBS
£7,500,001 and over	GPR, MER, HIV [○] , COT [□] , ECG(R), EX ECG, LIP, FBC, LFT, RFT, MSU	GPR, MER, HIV [○] , COT [□] , ECG(R), MSU, EX ECG, LIP, LFT, RFT, FBC, FBS	GPR, MER, HIV [○] , COT [□] , ECG(R), MSU, EX ECG, LIP, LFT, RFT, FBC, FBS	GPR, MER, HIV [○] , COT [□] , ECG(R), LIP, MSU, EX ECG, LFT, RFT, FBC, FBS

* PME changed to MER if aged 56 or older

† Only single separated or divorced male

◆ Married or widowed male or female

▲ If 45 years+ and sum assured is £1,500,001 or more

× HIV (saliva) required

○ HIV (blood) required

□ COT only required if a non smoker

Critical Illness Assurance (over £250,000 Reviewable premiums only)

Sum Assured	35 and under nbd	36-40 nbd	41-50 nbd	51 and over nbd
£250,001 – £300,000	◆	GPR, ◆, †	GPR, MER, ECG(R), LIP, *	GPR, MER, LIP, ECG(R), MSU, LFT, *
£300,001 – £350,000	GPR, ◆	GPR, PME, *, †	GPR, MER, ECG(R), LIP, *	GPR, MER, LIP, ECG(R), MSU, LFT, *
£350,001 – £500,000	GPR, PME, *	GPR, PME, *, †	GPR, MER, ECG(R), LIP, *	GPR, MER, LIP, ECG(R), MSU, LFT, *
£500,001 – £1million	GPR, MER, HIV [○] , COT [□] , ECG(R), LIP, MSU	GPR, MER, HIV [○] , COT [□] , ECG(R), LIP, MSU	GPR, MER, HIV [○] , LFT, COT [□] , ECG(R), LIP, MSU	GPR, MER, HIV [○] , COT [□] , LIP, ECG(R), EX ECG, MSU, FBS, LFT, FBC, RFT
£1,000,001 – £2million	GPR, MER, HIV [○] , COT [□] , ECG(R), LIP, MSU	GPR, MER, HIV [○] , COT [□] , ECG(R), LIP, MSU	GPR, MER, HIV [○] , COT [□] , ECG(R), LIP, MSU, LFT	GPR, MER, HIV [○] , COT [□] , ECG(R), LIP, EX ECG, MSU, FBS, LFT, FBC, RFT

◆ PME, HIV (saliva) and COT (if non smoker) required for all single, separated or divorced males.

* HIV (saliva) and COT (if non smoker) required for all single, separated or divorced males.

□ COT only required if a non smoker

○ HIV (blood) required

† If cover expires after age 50 next birthday (nbd) and there is a family history of Ischaemic Heart Disease (IHD) then add ECG(R).

If ECG(R) required, then any PME stated in chart should be changed to MER.

Income Protection Benefit (IPB)

Monthly benefit	Deferred Period	40 and under nbd	41-50 nbd	51 and over nbd
£2,000	4 weeks	GPR, MER	GPR, MER	GPR, MER
	8 and 13 weeks	GPR, PME	GPR, MER	GPR, MER
	26 and 52 weeks	GPR	GPR, PME	GPR, MER
£2,001 – £2,500	4, 8 and 13 weeks	GPR, MER	GPR, MER	GPR, MER
	26 and 52 weeks	GPR, PME	GPR, MER	GPR, MER
£2,501 – £4,166	ALL	GPR, MER	GPR, MER	GPR, MER, ECG(R)
£4,167 – £6,250	ALL	GPR, MER, LFT, LIP, FBC, EX ECG	GPR, MER, LFT, LIP, FBC, EX ECG	GPR, MER, LFT, LIP, FBC, EX ECG
£6,251 – £10,000	ALL	GPR, MER, LFT, LIP, FBC, EX ECG	GPR, MER, LFT, LIP, FBC, EX ECG	GPR, MER, LFT, LIP, FBC, EX ECG

Key

GPR General Practitioners' Report
PME Paramedical Examination with Nurse
MER Medical Examination
COT Cotinine Test (non-smokers only)
MSU Microscopic Urine Test
ECG(R) Resting Electrocardiogram
EX ECG Exercise Electrocardiogram

LIP Fasting Lipid Profile
FBC Full Blood Count
FBS Fasting Blood Sugar
LFT Liver Function Tests
RFT Renal Function Test
BAQ Business Assurance Questionnaire

Immediate Cover

At Legal & General we recognise certain circumstances will dictate that business protection is obtained quickly. For example, the terms of a business loan or a management buy out may require that the risk is covered immediately which is why we offer immediate cover. This means, within certain limits, cover will be granted pending medical and, where required, financial underwriting.

Certain restrictions apply. Full details are available on the Immediate Cover Request Form. Please contact your Dedicated Service Team for a copy or more information.

Sums assured

Immediate cover is available on Life Cover from £100,000 to £2million. On Critical Illness Cover (CIC) where the application is business related the maximum sum assured is £500,000 for reviewable CIC and £250,000 for guaranteed CIC.

Process

The completed application form must be sent/faxed to the Medical Underwriting Department or your Dedicated Service Team, with an Immediate Cover Request Form, and a cheque or confirmation that a cheque for the first month's premium is held by you.

Provisions

Immediate cover is subject to underwriting. If granted, the cover will last for a maximum of 30 days.

Summary of Business Protection products:

Term Assurance For further information please refer to the Protection Plans Technical Guide
<ul style="list-style-type: none">• Cover up to 80 years old• Optional Joint Life cover• Optional CIC and Children's CIC• Guaranteed Insurability Option• Indexation Option• Optional Waiver of Payment• Applications through Online Protection
Critical Illness Cover (CIC) For further information please refer to the Protection Plans Technical Guide
<ul style="list-style-type: none">• 32 illnesses covered – 10 more than the ABI minimum• Reviewable premiums only• Telephone helpline from Lifeline offering support on health, legal, tax and employment• Cover up to age 65• Children's CIC to £15,000 or 50% of the sum assured is added at no extra cost• Optional Joint Life cover• Optional Waiver of Payment• Guaranteed Insurability Option
Whole of Life (WoL) For further information please refer to the Whole of Life Technical Guide
<ul style="list-style-type: none">• Guaranteed premiums*• Maximum age at entry of 85 next birthday• Optional Waiver of Payment• Indexation Option• Guaranteed Insurability Option
Income Protection Benefit (IPB)
<ul style="list-style-type: none">• Terminal Illness cover• Guaranteed premiums only• Optional Waiver of Payment• Guaranteed Insurability Option• Indexation Option

*Premiums will only increase if the sum assured increases on exercising a guaranteed insurability option or where indexation option has been selected.

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