

Frequently Asked Questions

Here Legal & General answer the most commonly asked questions below.

Of course, if you have any more questions simply call them on

☎ 0800 197 4799*

Am I eligible for an Over 50s Life Insurance Plan?

If you are aged between 50 and 80 and a UK resident, and you reside in the UK for at least 183 days per year, you're guaranteed to be accepted for the Over 50s Life Insurance Plans.

Can I change my mind?

After Legal & General have received your application, you have 30 days to change your mind. A Cancellation Notice will be sent once the plan has started confirming your right to cancel. If you decide to cancel your plan Legal & General will return any premiums paid. You can cancel your plan after the 30 day period by writing to them directly at: Life Premium Collections - Cancellations, Legal & General Assurance Society Limited, City Park, The Droveaway, Hove, East Sussex BN3 7PY.

Can my partner take out cover as well?

Your partner can also apply for a plan providing they are aged 50 to 80 and a UK resident and reside in the UK for at least 183 days per calendar year. They will also be eligible for the exclusive Club Together offering of a higher cash sum compared to the amount normally available to the general public without paying a

higher premium. However, as the plans are set up individually, they cannot be held in joint names.

Do I need a medical when I apply?

When you apply for the Over 50s Life Insurance Plans Legal & General won't ask you to have any medical assessments.

If I apply online, when will my cover start?

Once you've submitted your application, your cover will start immediately and you'll receive your documents within 7-10 working days. If you have any questions in the meantime you can call Legal & General on 0800 197 4799* between 9am and 5pm Monday to Friday. Call charges will vary and they may record and monitor calls.

Can I cash in my plan?

As the plan has no cash in value at any time, you will get nothing back if you decide to cancel the plan after the first thirty days of applying. If you cancel the plan within the first 30 days, they will refund any premiums paid.

 **club together**

working in association with


**Legal &
General**

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UK call centres are open 8am to 8pm Monday to Friday, 9am to 5pm Saturday.

Who is Dignity?

Legal & General has teamed up with Dignity to bring you the Insured Funeral Plan. They're one of the UK's leading providers of funeral services, with a network of 560 experienced funeral directors in towns and cities across the UK - many of whom have served their local communities for generations.

Will my premiums ever go up?

This depends on the type of Over 50s plan you choose.

With the Fixed Plan premiums are guaranteed never to go up, and so this plan is ideal if you want the reassurance of a fixed premium.

The Insured Funeral Plan and the Increasing Plan are both reviewed in line with inflation, which is measured by the Retail Prices Index (RPI). Legal & General will review your premiums and benefit each year and inform you in writing about any changes to your policy.

“With the Fixed Plan premiums are guaranteed never to go up”

Does the Insured Funeral Plan cover the cost of a traditional burial?

The Insured Funeral Plan does not guarantee to cover the costs of a burial funeral. The plan is designed to cover the costs of a traditional cremation funeral. However, Legal & General understands that everyone is different and if you prefer to have a burial then the plan will provide a contribution towards your burial funeral costs. Read more about the Insured Funeral Plan and what's included on the Club Together website.

What happens if I die within two years of the policy start date?

If you die within the first two years of your plan Legal & General will not pay the

benefit but we will return all the premiums paid. If you do not place your plan benefits in Trust, then these premiums will be paid to your estate and may be subject to Inheritance Tax.

However, if you die within the first two years of the plan, as a result of an accident, then the full benefit will be paid. Exclusions and limitations will apply, please refer to the section titled 'What exactly does accidental death mean?' in the Policy Summary.

For the Funeral Benefit Option, if you die within the first two years of your plan all the premiums will be returned and the Funeral Benefit Option will be automatically removed from your plan.

Do I have to use Dignity to organise my funeral if I take out an Insured Funeral Plan?

No. If you decide at any time that you no longer want your funeral to be provided by Dignity through their network of funeral directors, you can write to Legal & General to let them know. The Insured Funeral Plan will no longer pay the benefit to Dignity to provide a funeral and the plan value will be paid out to your estate when you die and be taken into account for Inheritance Tax purposes, unless you have placed your policy into Trust.

If you decide you do not want to use Dignity, you just need to contact Legal & General to arrange for the legal charge to be removed from your plan.

With the Funeral Benefit Option, what happens if the cost of a funeral is greater than the cash sum from the plan?

If the cost of the funeral is greater than the cash sum from your plan, then your estate or next of kin will need to pay the difference. If however the cash sum is greater than the cost of the funeral, then the difference will be paid to your estate by Legal & General and may be subject to Inheritance Tax.