

# Accidental death benefit cover certificate

We know how important life cover is for giving you and your loved ones peace of mind. That's why we're giving you free Accidental Death Benefit cover, while your application is processed.

Name of first life to be covered

Date of birth

Name of second life to be covered (if applicable)

Date of birth

Amount of life cover applied for

## Declaration by lives to be covered

I/we declare that I/we have read and accept the details of the Accidental Death Benefit overleaf

Signature of first life to be covered

X

Signature of second life to be covered (if applicable)

X

## Cover certificate issued by

Name and address or stamp

Signature of intermediary

X

Date

## What is it?

Accidental Death Benefit is provided free of charge, without the need for any underwriting, while your application is being processed.

## How long is the cover for?

The cover begins once we've received your fully completed application form and will last for:

- a maximum of 90 days from when we first receive your completed application; or
- until we accept your application; or
- until we decline or postpone your application; or
- until you tell us that you don't want to proceed with your application; whichever event happens first.

For electronic applications, Accidental Death Benefit will only apply once we've received your completed application. For paper applications, Accidental Death Benefit will only apply if we receive your application within five working days of you signing it.

## How much will we pay out?

The amount we'll pay out will be either:

- the amount of life cover applied for (including all concurrent applications); or
- a lump sum of £300,000, whichever is the lower.

In the event of a claim, the benefit will only be paid once. This will be either under the Accidental Death Benefit or the protection policy itself. No further benefit will be payable.

If your new application is to replace an existing Legal & General policy, then the Accidental Death Benefit won't apply while you're still covered under the existing policy.

We recommend that you place the Accidental Death Benefit in trust to ensure the money is given to your chosen beneficiaries without any unnecessary delays.

## When we pay out

The benefit will be paid if you or one of you (for joint cover policies) dies due to an accident. By this we mean that you (or your partner), sustains a bodily injury caused by accidental, violent, external and visible means which is the sole cause of death and death occurs within 90 days of such an accident.

For joint cover applications we'll only pay out on the death of the first life.

## When won't the benefit be paid?

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 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); or
- any accidents that have happened before your application.

## 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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