

Application form Over 50s Life Insurance Plan

This application form asks you to provide information and make declarations to Legal & General which will form the details of the contract between you and Legal & General.

If you complete this application form, your demands and needs are those of a person who wishes to ensure that a lump sum is provided on your death, whenever that occurs in the future.

1 Your details

The information below is required to process your application form. Please ensure that all fields below are completed and correct.

Title:

Surname (in full):

Forename(s):

Address:

Postcode:

Date of birth: / /

Please complete these:

Have you used any tobacco products in the last 12 months (including nicotine replacement therapy)? (please tick)
Your answer to this question will not affect your premium

Yes No

Gender (please tick): Male Female

Home telephone number:
(Including STD code)

Email address:

2 Your choice of monthly premium

Please tick the box alongside the monthly premium you wish to pay or by writing it in the other box. Please also confirm the cash sum in the box provided. Please make sure you have read all the information we've sent you carefully to make sure the plan is right for you. To find out the amount of cover available for a range of premiums, please see enclosed 'Premium tables'.

Select your premium	Cash sum amount	£
£5 <input type="checkbox"/>	£10 <input type="checkbox"/>	£15 <input type="checkbox"/>
£20 <input type="checkbox"/>	£25 <input type="checkbox"/>	£30 <input type="checkbox"/>
£35 <input type="checkbox"/>	£40 <input type="checkbox"/>	£45 <input type="checkbox"/>
£50 <input type="checkbox"/>	other <input type="text"/>	£ <input type="text"/>

If you wish to choose the increasing cover option please make this selection by ticking in the box provided below.

Increasing Plan

Do you want to select the Increasing Plan? Yes No

N.B. If you don't tick the box above we will provide you with the Fixed Plan

3 Declaration and consent

Please read the following and sign below

Disclosures:

Legal & General will disclose your information to other companies within the Legal & General group of companies, regulatory bodies, law enforcement agencies, future owners of our business, suppliers we engage to process data on our behalf and when necessary, to a reinsurer.

If you make a claim, Legal & General will share your information (when necessary) with other insurance companies to prevent fraudulent claims.

Please read the information above and on the front before signing this declaration.

Use of your information:

Legal & General take your privacy very seriously. They use the personal information collected via this form and any other information that you provide to them ('your information') for the purposes of:

1. dealing with your enquiries and requests;
2. administering your policy including processing claims;
3. carrying out market research, statistical analysis and customer profiling; and
4. fulfilling our obligations to provide information to Skipton Building Society.

Given the global nature of their business, Legal & General may need to transfer your information to countries outside the European Economic Area in order to provide their services to you.

Verification of identity:

To protect you and Legal & General from financial crime, Legal & General may need to confirm your identity from time to time. They may need to do this by using reference agencies to search sources of information about you (an identity search). This will not affect your credit rating. If this identity search fails, Legal & General may ask you for documents to confirm your identity.

Fraud prevention:

Legal & General will check your details with fraud prevention agencies. If false or inaccurate information is provided and fraud is identified details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

Legal & General and other organisations may also use this information to prevent fraud and money laundering, for example, when:

- checking details on applications for credit and credit related or other facilities;
- managing credit and credit raised accounts or facilities;
- recovering debt;
- checking details and proposals and claims for all types of insurance;
- checking details of job applicants and employees; and
- Legal & General and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

Access:

If you want to receive details of the relevant fraud prevention agencies please write to: Group Financial Crime, Legal & General House, Kingswood, Tadworth, Surrey, KT20 6EU.

You have the right to ask for a copy of your information in return for payment of a small fee. To obtain a copy of your information, please write to: Legal & General Assurance Society Limited, 1st Floor, Knox Court, 10 Fitzalan Place, Cardiff, CF24 0TL.

I can confirm:

- that I am a UK resident, and that I reside in the UK for at least 183 days a year;
- that the information I have provided is accurate; and
- that I have seen and read the Policy Summary.

X X

Signature Date

All the information you need to complete your instruction can be found in your cheque book or on your bank statement

4 Instruction to your bank or building society to pay by direct debits



If the person paying the premiums is not yourself, please ensure they also complete Section 5 overleaf, the Direct Debit validation. Please fill in the white areas and send this together with the application form in the pre-paid envelope provided.

1. Name and full postal address of your bank or building society

To: The manager of Bank or building society

Address

Postcode

2. Name(s) of account holder(s)

3. Branch sort code - -

Originator's identification number 5 1 1 1 4 8

4. Bank or building society account no.

For completion by Legal & General

5. Instruction to your bank or building society

Please pay Legal & General direct debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee (found on the enclosed Policy Summary). I understand that this instruction may remain with Legal & General and, if so, details will be passed electronically to my bank or building society.

X X

Signature Date

Please complete section 5 on reverse (if applicable)

Direct Debit guarantee



- This guarantee is offered by all banks and building societies that take part in the direct debit scheme.
- If an error is made in the payment of your direct debit by Legal & General or by your bank or building society, you are entitled to a full and immediate refund from your bank branch. Simply contact your bank or building society to arrange a refund. Or, if you prefer, contact Legal & General, and they will arrange to repay you direct.
- You can cancel a direct debit at any time simply by contacting your bank, building society or Legal & General. Written confirmation may be required.
- If there are any changes to the amount, date or frequency of your direct debit, Legal & General will notify you in advance of your account being debited. This will be five working days or as otherwise agreed.
- If you request Legal & General to collect a payment, confirmation of the amount and date will be given to you at the time of the request.

A copy of the direct debit guarantee can be found on the back of the Policy Summary, please read and keep safe for future reference.

5 Direct Debit validation

Only fill in this section if the payments are not being made from the applicant's account.

Payer name: _____
 Payer home address: _____

 Postcode: _____

Relation to plan applicant(s): _____

Declaration by payer:

I understand that although I am making premium payments, I do not hold an automatic claim on the plan proceeds.

X _____ X _____
 Signature Date

Applying is easy

Applying for the Legal & General Over 50s Life Insurance Plan couldn't be easier. You can apply by post, at your local Skipton branch or over the phone.

By post

1. Check that your personal details below are correct and fill in any missing information.
2. Tick the relevant box on your application form to indicate your chosen monthly premium and if you choose to take out the Increasing Plan please tick the box provided to select this cover.
3. Complete the direct debit section (section 4).
4. Post back to Legal & General in the pre-paid envelope provided.

By branch

Immediate cover can be arranged at your local Skipton branch. To find your local Skipton branch call **0845 602 2109*** or visit www.skipton.co.uk/branches

If you wish to take out more than one plan, please call Skipton on **0845 602 2109***. Please ensure the total premiums of all Legal & General Over 50s plans you may have do not exceed £50 a month. This limit also applies to existing plans.

By phone

Read through the enclosed information and then call us to arrange immediate cover.

0845 602 2109*

Please make sure you have the following information ready to set up direct debit payments:

- Account name (as printed on the cheque book of payer)
- Branch sort code (from top right hand corner of payer's cheque)
- Bank or building society account number

If the person paying the premiums is not yourself, please ensure if applying by phone the payer is available at the time to speak to the Skipton customer agents. If applying by post, please make sure that Section 5 - Direct Debit validation is completed.

How to fill out the direct debit instruction

- 1 Fill in the name and address of your bank/building society branch
- 2 Fill in the account name(s) as printed on your cheques
- 3 You will find your branch sort code in the top right hand corner of your cheques
- 4 Fill in your account number - this is usually printed on the bottom of your cheques - the number on the far right
- 5 Sign and date the direct debit instruction

All the information you need to complete your instruction can be found in your cheque book or on your bank statement

4 Instruction to your bank or building society to pay by direct debits

If the person paying the premiums is not yourself, please ensure they also complete Section 5 overleaf, the Direct Debit validation. Please fill in the white areas and send this together with the application form in the pre-paid envelope provided.

Originator's identification number 5 1 1 1 4 8

4. Bank or building society account no. _____

For completion by Legal & General _____

5. Instruction to your bank or building society

Please pay Legal & General direct debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee (found on the enclosed Policy Summary). I understand that this instruction may remain with Legal & General and, if so, details will be passed electronically to my bank or building society.

X _____ X _____
 Signature Date

Admin use only

Agent Number: _____ Branch Number: _____ Customer Number: _____



Principal Office, The Bailey, Skipton, North Yorkshire BD23 1DN Telephone: 08458 501700* skipton.co.uk

The Over 50s Life Insurance Plans are provided by Legal & General Assurance Society Limited. Registered in England No. 166055. Registered office: One Coleman Street, London EC2R 5AA. Legal & General Assurance Society Limited is authorised and regulated by the Financial Services Authority.

Skipton Building Society is a member of the Building Societies Association. Authorised and regulated by the Financial Services Authority under registration number 153706 for accepting deposits, advising on and arranging mortgages and insurance.

*To help maintain service and quality, some telephone calls may be recorded and monitored.

