

This form can be used with Fastway, as a data capture form or as a stand-alone paper application form.

# Flexible Protection Plan Personal Cover

Application Form

**Fastway**



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**This application form is for new Flexible Protection Plans only. If you already have a Flexible Protection Plan, and wish to add policies to it, or change the policies in it, please contact us for the appropriate application form.**

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## Thank you for choosing LV=

We aim to process applications as quickly as possible. To help us do this please can you complete all sections using black ink, writing in block capitals.

Whilst LV= often accept applications based on the information you provide, sometimes LV= may need additional information to support your application. LV= will contact you if this happens to let you know what is needed.

If you are applying for this plan with someone else you will both become the policy owners of every policy in the plan even if you are not the person insured. Where there are two policy owners, all correspondence will be addressed to both of you and sent to the address shown for the first policy owner. Medical correspondence will always be sent to the relevant person insured.

### A summary of how we use your personal information

Liverpool Victoria Friendly Society Limited (LV=) is the data controller of your personal information. We'll keep you informed about how we use your personal information in the document 'How we use your personal information', which is available:

- online at [LV.com/dataprotectionlife](https://lv.com/dataprotectionlife)
- in print from Life Customer Support, LV=, County Gates, Bournemouth, BH1 2NF or [LifeCustomerSupport@LV.com](mailto:LifeCustomerSupport@LV.com)

By completing this application I am aware that my data will be used in line with the LV= 'How we use your information' statement, which includes being;

- Used by Liverpool Victoria Friendly Society Limited (LV=) and shared with my intermediary or introductory partner (if applicable) for the purposes of providing me with a quote, processing and administering my insurance contract and assessing any claims.
- Shared with reinsurers, medical professionals and/or healthcare management companies chosen by LV= to enable LV= to process and service my insurance contracts and assess any claims.
- Shared with regulatory bodies (for example, the Financial Conduct Authority and HM Revenue and Customs) to enable LV= to fulfil legal and regulatory obligations.

You have a number of rights concerning your personal information. You can ask for a person to review an automated decision, and in certain circumstances to:

- *access* the personal information we hold about you.
- *correct* personal information.
- have your personal information *deleted*.
- *restrict* us processing your personal information
- receive your personal information in a *portable* format, and
- *object* to us processing your personal information.

If you want to find out more or exercise these rights, contact Life Customer Support, LV=, County Gates, Bournemouth, BH1 2NF or email us at [LifeCustomerSupport@LV.com](mailto:LifeCustomerSupport@LV.com).

You can contact us about data protection at: Data Protection Officer, LV= County Gates, Bournemouth BH1 2NF or [dpo@LV.com](mailto:dpo@LV.com)

**Please ensure that you advise anyone else whose personal details you are providing in this form where they can find this information. Please let us know if you'd like us to send you a copy, or have any questions.**

# Please tell us about yourself

## Personal details of the person or people being insured

Please answer the following sections truthfully and accurately. If you don't we may not pay your claim and your policy could be cancelled.

### First person insured

Title Mr/Mrs/Miss/Ms/Dr/Other \_\_\_\_\_

First name \_\_\_\_\_

Surname \_\_\_\_\_

Gender  Male  Female

Date of birth / / (DD/MM/YYYY)

Do you smoke?  Yes  No

What's your main job? \_\_\_\_\_

\_\_\_\_\_

### If you're insuring a second person

Title Mr/Mrs/Miss/Ms/Dr/Other \_\_\_\_\_

First name \_\_\_\_\_

Surname \_\_\_\_\_

Gender  Male  Female

Date of birth / / (DD/MM/YYYY)

Do you smoke?  Yes  No

What's your main job? \_\_\_\_\_

\_\_\_\_\_

## What cover would you like?

### Life insurance

Who is being insured?  **1st person insured** and/or single cover  **2nd person insured** and/or single cover  **Joint life** both people first event

#### Level amount of cover

How much would you like to be covered for? £  £  £

How long would you like the cover for?  years  years  years

Would you like to add Waiver of Premium?  Yes  No  Yes  No  Yes  No

Please be aware that Waiver of Premium will apply to the whole plan and will be applied to all policies you apply for.

If you choose to include Waiver of Premium we will assume a 6 month waiting period. If you have chosen to include Income Protection or Personal Sick Pay the waiting period for Waiver of Premium will match the shortest waiting period for that cover, with a minimum waiting period of 1 month and up to a maximum of 6 months.

#### Decreasing amount of cover

How much would you like to be covered for? £  £  £

How long would you like the cover for?  years  years  years

Would you like to add Waiver of Premium?  Yes  No  Yes  No  Yes  No

Please be aware that Waiver of Premium will apply to the whole plan and will be applied to all policies you apply for.

If you choose to include Waiver of Premium we will assume a 6 month waiting period. If you have chosen to include Income Protection or Personal Sick Pay the waiting period for Waiver of Premium will match the shortest waiting period for that cover, with a minimum waiting period of 1 month and up to a maximum of 6 months.

#### Increasing amount of cover

How much would you like to be covered for? £  £  £

How long would you like the cover for?  years  years  years

Would you like to add Waiver of Premium?  Yes  No  Yes  No  Yes  No

Please be aware that Waiver of Premium will apply to the whole plan and will be applied to all policies you apply for.

If you choose to include Waiver of Premium we will assume a 6 month waiting period. If you have chosen to include Income Protection or Personal Sick Pay the waiting period for Waiver of Premium will match the shortest waiting period for that cover, with a minimum waiting period of 1 month and up to a maximum of 6 months.

**Combined Life and Critical Illness cover**

Who is being insured?  **1st person insured** and/or single cover  **2nd person insured** and/or single cover  **Joint life** both people first event

**Level amount of cover**

How long would you like the cover for?  years  years  years

Amount of life and critical illness cover £  £  £

Type of premium  Guaranteed or  Reviewable  Guaranteed or  Reviewable  Guaranteed or  Reviewable

Would you like to add Waiver of Premium?  Yes  No  Yes  No  Yes  No

Please be aware that Waiver of Premium will apply to the whole plan and will be applied to all policies you apply for.

If you choose to include Waiver of Premium we will assume a 6 month waiting period. If you have chosen to include Income Protection or Personal Sick Pay the waiting period for Waiver of Premium will match the shortest waiting period for that cover, with a minimum waiting period of 1 month and up to a maximum of 6 months.

Would you like to include Total Permanent Disability?  Yes  No  Yes  No  Yes  No

If you are applying for joint life cover and you want Total Permanent Disability cover, it has to be included for both people being insured.

**Decreasing amount of cover**

How long would you like the cover for?  years  years  years

Amount of life and critical illness cover £  £  £

Type of premium  Guaranteed or  Reviewable  Guaranteed or  Reviewable  Guaranteed or  Reviewable

Would you like to add Waiver of Premium?  Yes  No  Yes  No  Yes  No

Please be aware that Waiver of Premium will apply to the whole plan and will be applied to all policies you apply for.

If you choose to include Waiver of Premium we will assume a 6 month waiting period. If you have chosen to include Income Protection or Personal Sick Pay the waiting period for Waiver of Premium will match the shortest waiting period for that cover, with a minimum waiting period of 1 month and up to a maximum of 6 months.

Would you like to include Total Permanent Disability?  Yes  No  Yes  No  Yes  No

If you are applying for joint life cover and you want Total Permanent Disability cover, it has to be included for both people being insured.

Who is being insured?  **1st person insured** and/or single cover  **2nd person insured** and/or single cover  **Joint life** both people first event

**Increasing amount of cover**

How long would you like the cover for?  years  years  years

Amount of life and critical illness cover £  £  £

Type of premium  Guaranteed or  Reviewable  Guaranteed or  Reviewable  Guaranteed or  Reviewable

Would you like to add Waiver of Premium?  Yes  No  Yes  No  Yes  No

Please be aware that Waiver of Premium will apply to the whole plan and will be applied to all policies you apply for.

If you choose to include Waiver of Premium we will assume a 6 month waiting period. If you have chosen to include Income Protection or Personal Sick Pay the waiting period for Waiver of Premium will match the shortest waiting period for that cover, with a minimum waiting period of 1 month and up to a maximum of 6 months.

Would you like to include Total Permanent Disability?  Yes  No  Yes  No  Yes  No

If you are applying for joint life cover and you want Total Permanent Disability cover, it has to be included for both people being insured.

**Income Protection**

**Who is being insured?**

Depending on your circumstances you may need more than one Income Protection policy within your plan. If you'd like two policies running at the same time, just complete both columns for the person insured below.

Income Protection is designed to pay a regular monthly income if you are unable to work because of sickness or accident. The payments from this policy are limited to 60% of income. When calculating this figure, all other sickness and accident insurances will be taken into account. **It is important to check that the amount of cover for this policy (and all other sickness and accident policies) doesn't exceed 60% of earned income.**

To take out Income Protection you must be able to answer 'yes' to the following questions:

	<b>1st Person Insured</b>	<b>2nd Person Insured (if applicable)</b>
Are you a resident in the UK and have been for the last two years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you registered with a UK General Practitioner (Doctor) and have been for the last two years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No



	<input type="checkbox"/> <b>1st Person Insured</b>	<input type="checkbox"/> <b>1st Person Insured</b>	<input type="checkbox"/> <b>2nd Person Insured</b>	<input type="checkbox"/> <b>2nd Person Insured</b>
Type of cover (i)*	<input type="checkbox"/> Full or <input type="checkbox"/> Budget	<input type="checkbox"/> Full or <input type="checkbox"/> Budget	<input type="checkbox"/> Full or <input type="checkbox"/> Budget	<input type="checkbox"/> Full or <input type="checkbox"/> Budget
Type of cover (ii)*	<input type="checkbox"/> Level or <input type="checkbox"/> Increasing	<input type="checkbox"/> Level or <input type="checkbox"/> Increasing	<input type="checkbox"/> Level or <input type="checkbox"/> Increasing	<input type="checkbox"/> Level or <input type="checkbox"/> Increasing
Type of Premium	<input type="checkbox"/> Guaranteed or <input type="checkbox"/> Reviewable	<input type="checkbox"/> Guaranteed or <input type="checkbox"/> Reviewable	<input type="checkbox"/> Guaranteed or <input type="checkbox"/> Reviewable	<input type="checkbox"/> Guaranteed or <input type="checkbox"/> Reviewable
Age at which policy ends (The policy must run for a minimum of 5 years and must end before age 70)	<input type="text"/> years	<input type="text"/> years	<input type="text"/> years	<input type="text"/> years
Amount of cover** (a month)	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Waiting period (months)	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 6 <input type="checkbox"/> 12	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 6 <input type="checkbox"/> 12	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 6 <input type="checkbox"/> 12	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 6 <input type="checkbox"/> 12

If you choose to include Waiver of Premium the waiting period will match the shortest waiting period for your Income Protection/Personal Sick Pay cover, with a minimum waiting period of 1 month and up to a maximum of 6 months. If you have also chosen to include Life cover or Life and Critical Illness cover, then the waiting period for Waiver of Premium will automatically match the one you have chosen for your Income Protection/Personal Sick Pay cover.

\* Please refer to your Policy Summary or Key Features document for a full explanation of types of cover

\*\* The overall maximum amount of cover will be 60% of earned income

LESS any payments from other sickness or accident insurance policies

LESS 60% of any ill-health or retirement benefits

LESS 60% of any continuing earnings from employment

**1st Person Insured****2nd Person Insured  
(if applicable)**

How much did you personally earn in the last year?

£ £ 

We need to know how much you've earned before tax (including regular overtime, commission and bonuses). If you're a Company Director of your own company, please include any dividends paid to you. If you're self employed, earned income is taken to be your share of net profits (gross profit less expenses). Do not include income from investments or other sources.

If you incorrectly state your income this may affect how we handle your claim.

Do you receive sick pay from your employer if you are off work because of sickness or accident?

 Yes  No Yes  No

For how many weeks will you receive full pay if you are off work because of sickness or accident?

 weeks weeks

Do you receive reduced sick pay?

 Yes  No Yes  No

How many weeks will you receive reduced pay?

 weeks weeks

What percentage of full pay do you receive during your reduced pay period?

 % %

Please confirm your current employment status

 Employed Employed Self-employed Self-employed In partnership with someone In partnership with someone Employed Company Director Employed Company Director Other/Combination Other/Combination

Do you currently have, or are you applying for, a UK residential mortgage?

 Yes  No Yes  No

If at claim you choose our 'Pay my Mortgage' facility, we can make claim payments from this policy directly to your mortgage lender to fund your regular mortgage payments. We will confirm your mortgage payments again at that time.

What is your current, or expected, monthly mortgage payment?

£ £ 

If the amount you pay changes each month, please provide the amount of your last payment. If you don't know how much you normally pay please provide an estimate.

Would you like to add Waiver of Premium?

 Yes  No Yes  No

Please be aware that Waiver of Premium will apply to the whole plan and will be applied to all policies you apply for.

If you choose to include Waiver of Premium the waiting period will match the shortest waiting period for your Income Protection/Personal Sick Pay cover, with a minimum waiting period of 1 month and up to a maximum of 6 months. If you have also chosen to include Life cover or Life and Critical illness cover, then the waiting period for Waiver of Premium will automatically match the one you have chosen for your Income Protection/Personal Sick Pay cover.



## Personal Sick Pay

### Who is being insured?

Depending on your circumstances you may need more than one Personal Sick Pay policy within your plan. Should you wish to effect two policies at the same time, you can do this by completing both columns for the person insured below.

This policy is designed to replace your income if you are unable to work due to sickness or accident.

The amount you choose to insure should normally be no more than 60% of your income.

We have a guarantee in place to protect the amount we will pay you for the first 2 years of a claim. This is explained in our full terms and conditions.

To take out Personal Sick Pay, you must be able to answer yes to the following questions:

	<b>1st Person Insured</b>	<b>2nd Person Insured (if applicable)</b>
Are you a resident in the UK and have been for the last two years? <hr/>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you registered with a UK General Practitioner (Doctor) and have been for the last two years? <hr/>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

	<input type="checkbox"/> <b>1st Person Insured</b>	<input type="checkbox"/> <b>1st Person Insured</b>	<input type="checkbox"/> <b>2nd Person Insured</b>	<input type="checkbox"/> <b>2nd Person Insured</b>
Type of cover (i)* <hr/>	<input type="checkbox"/> Full or <input type="checkbox"/> Budget	<input type="checkbox"/> Full or <input type="checkbox"/> Budget	<input type="checkbox"/> Full or <input type="checkbox"/> Budget	<input type="checkbox"/> Full or <input type="checkbox"/> Budget
Type of cover (ii)* <hr/>	<input type="checkbox"/> Level or <input type="checkbox"/> Index-linked	<input type="checkbox"/> Level or <input type="checkbox"/> Index-linked	<input type="checkbox"/> Level or <input type="checkbox"/> Index-linked	<input type="checkbox"/> Level or <input type="checkbox"/> Index-linked
Type of Premium <hr/>	<input type="checkbox"/> Guaranteed or <input type="checkbox"/> Reviewable	<input type="checkbox"/> Guaranteed or <input type="checkbox"/> Reviewable	<input type="checkbox"/> Guaranteed or <input type="checkbox"/> Reviewable	<input type="checkbox"/> Guaranteed or <input type="checkbox"/> Reviewable
Age at which policy ends (This must be from age 50 to 70 inclusive). <hr/>	<input type="text" value=""/> years	<input type="text" value=""/> years	<input type="text" value=""/> years	<input type="text" value=""/> years

\* Please refer to your Policy Summary or Policy Conditions document for a full explanation of types of cover.

	<input type="checkbox"/> 1st Person Insured	<input type="checkbox"/> 1st Person Insured	<input type="checkbox"/> 2nd Person Insured	<input type="checkbox"/> 2nd Person Insured
Amount of cover** (a month)	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Waiting period (weeks)	<input type="checkbox"/> Day one option	<input type="checkbox"/> Day one option	<input type="checkbox"/> Day one option	<input type="checkbox"/> Day one option
	<input type="checkbox"/> 1 <input type="checkbox"/> 4	<input type="checkbox"/> 1 <input type="checkbox"/> 4	<input type="checkbox"/> 1 <input type="checkbox"/> 4	<input type="checkbox"/> 1 <input type="checkbox"/> 4
	<input type="checkbox"/> 8 <input type="checkbox"/> 13	<input type="checkbox"/> 8 <input type="checkbox"/> 13	<input type="checkbox"/> 8 <input type="checkbox"/> 13	<input type="checkbox"/> 8 <input type="checkbox"/> 13
	<input type="checkbox"/> 26 <input type="checkbox"/> 52	<input type="checkbox"/> 26 <input type="checkbox"/> 52	<input type="checkbox"/> 26 <input type="checkbox"/> 52	<input type="checkbox"/> 26 <input type="checkbox"/> 52

If you choose to include Waiver of Premium the waiting period will match the shortest waiting period for your Income Protection/Personal Sick Pay cover, with a minimum waiting period of 1 month and up to a maximum of 6 months. If you have also chosen to include Life cover or Life and Critical Illness cover, then the waiting period for Waiver of Premium will automatically match the one you have chosen for your Income Protection/Personal Sick Pay cover.

\*\* The overall maximum amount of cover should not normally be more than 60% of current earned income.

	1st Person Insured	2nd Person Insured (if applicable)
How much did you personally earn in the last year?	£ <input type="text"/>	£ <input type="text"/>

We need to know how much you've earned before tax (including regular overtime, commission and bonuses). If you're a Company Director of your own company, please include any dividends paid to you. If you're self employed, earned income is taken to be your share of net profits (gross profit less expenses). Do not include income from investments or other sources.

If you incorrectly state your income this may affect how we handle your claim.

Do you receive sick pay from your employer if you are off work because of sickness or accident?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
For how many weeks will you receive full pay if you are off work because of sickness or accident?	<input type="text"/> weeks	<input type="text"/> weeks
Do you receive reduced sick pay?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
How many weeks will you receive reduced pay?	<input type="text"/> weeks	<input type="text"/> weeks
Do you currently work 30 hours or more each week?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

	<b>1st Person Insured</b>	<b>2nd Person Insured (if applicable)</b>
Please confirm your current employment status	<input type="checkbox"/> Employed <input type="checkbox"/> Self-employed <input type="checkbox"/> In partnership with someone <input type="checkbox"/> Employed Company Director <input type="checkbox"/> Other/Combination	<input type="checkbox"/> Employed <input type="checkbox"/> Self-employed <input type="checkbox"/> In partnership with someone <input type="checkbox"/> Employed Company Director <input type="checkbox"/> Other/Combination

Do you currently have, or are you applying for, a UK residential mortgage?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
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If at claim you choose our 'Pay my Mortgage' facility, we can make claim payments from this policy directly to your mortgage lender to fund your regular mortgage payments. We will confirm your mortgage payments again at that time.

What is your current, or expected, monthly mortgage payment?	£ <input style="width: 100px;" type="text"/>	£ <input style="width: 100px;" type="text"/>
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If the amount you pay changes each month, please provide the amount of your last payment. If you don't know how much you normally pay please provide an estimate.

Would you like to add Waiver of Premium?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
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Please be aware that waiver of premium will apply to the whole plan and will be applied to all policies you apply for.

If you choose to include Waiver of Premium the waiting period for waiver will match the shortest waiting period for your Income Protection/Personal Sick Pay cover, with a minimum waiting period of 1 month and up to a maximum of 6 months. If you have also chosen to include Life cover or Life and Critical illness cover, then the waiting period for Waiver of Premium for these covers will automatically match the one you have chosen for your Income Protection/Personal Sick Pay cover.

## Your contact details

### First person insured

Address

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Telephone number (Please provide us with a mobile number as well as a landline number; it can help to speed up the application process if there's any extra information we need.)

Mobile number

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Landline number

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Email

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Marital status

Married  Civil partner  Single

Widowed  Divorced/dissolution  Separated

### If you're insuring a second person

Address

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Telephone number (Please provide us with a mobile number as well as a landline number; it can help to speed up the application process if there's any extra information we need.)

Mobile number

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Landline number

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Email

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Marital status

Married  Civil partner  Single

Widowed  Divorced/dissolution  Separated

## Pre-underwriting declarations

### Honest and truthful disclosure

You must answer all questions truthfully and honestly even if this has been provided on a previous application to LV=.

**If you don't provide complete, accurate and up-to-date information LV= may not be able to pay your claim. Your policy may be cancelled or changed to apply the correct policy terms or you may be asked to pay any additional premiums due.**

Whilst LV= often accept applications based on the information you provide, sometimes LV= may need additional information to support your application. LV= will contact you if this happens to let you know what is needed.

LV= will also regularly select a sample of customers to check for false information.

Don't assume LV= will write to your doctor to get information. It's your responsibility to provide correct and accurate information.

### Eligibility

You can only apply for LV= cover if you permanently live in the UK. The UK does not include the Channel Islands or the Isle of Man.

### Genetic information

You only need to tell LV= about the result of a **predictive** genetic test you've had, if the test was for Huntington's disease and the total life insurance you are applying for with LV= is over £500,000.

In all cases you must tell LV= if you're experiencing symptoms or having treatment for a genetic condition.

If you have a genetic condition present in your immediate family and have been genetically tested for it, which has come back negative, it'll be worthwhile letting LV= know.

## Please tell us about the plan owner

Plan owners must permanently reside in the UK to qualify for a Flexible Protection Plan. This does not include Channel Islands or Isle of Man.

Do you want to be the owner of this policy?

Please note this does not cover putting the policy into trust. To put a policy in trust you will need to complete a trust form.

### 1st person insured

Yes, I want to own this policy

No, I want someone else to own this policy

### 2nd person insured (if applicable)

Yes, I want to own this policy

No, I want someone else to own this policy

If 'No' please provide details of the plan owner below. Otherwise please skip to page 14.

Please confirm that the plan owner(s) permanently reside in the UK.

Yes, the plan owner(s) permanently reside in the UK

Please enter the full name, UK address and postcode of the plan owner(s)

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Please select what the insurable interest is between the insured(s) and the plan owner.

Joint mortgage       Spouse       Civil partner

Live-in partner       Financial relationship       Inheritance tax planning

Other insurable interest (please provide details of the reason for the cover)

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Please be aware that we may not pay a claim and could cancel your policies if you do not answer the following questions truthfully and accurately.

## Please tell us some things about yourself

### Personal details of the person or people being insured (continued)

	<b>1st person insured</b>	<b>2nd person insured (if applicable)</b>
What is your height?	<input type="text"/> ft <input type="text"/> ins or <input type="text"/> m	<input type="text"/> ft <input type="text"/> ins or <input type="text"/> m
What is your weight?	<div style="border: 1px solid orange; padding: 5px; margin-bottom: 5px;">             If you're currently <b>pregnant</b>, please tell us your weight immediately before your pregnancy.           </div> <input type="text"/> st <input type="text"/> lbs or <input type="text"/> kgs	<input type="text"/> st <input type="text"/> lbs or <input type="text"/> kgs
If you don't smoke, which of the following are you? (Please select all that apply)  We may require a simple test to confirm this.	<input type="checkbox"/> Life-long non-smoker <input type="checkbox"/> Ex-smoker <input type="checkbox"/> Very occasional smoker <input type="checkbox"/> User of e-cigarettes in the last year <input type="checkbox"/> User of other nicotine replacement products in the last year	<input type="checkbox"/> Life-long non-smoker <input type="checkbox"/> Ex-smoker <input type="checkbox"/> Very occasional smoker <input type="checkbox"/> User of e-cigarettes in the last year <input type="checkbox"/> User of other nicotine replacement products in the last year
If you're an ex-smoker, when did you last smoke?	<input type="text"/> month <input type="text"/> year	<input type="text"/> month <input type="text"/> year
<b>If you do smoke how many tobacco or nicotine products have you used or smoked per day within the last year?</b>		
Cigarettes	<input type="text"/>	<input type="text"/>
Cigars	<input type="text"/>	<input type="text"/>
Other tobacco products	<input type="text"/>	<input type="text"/>
Have you used any other nicotine replacement products or e-cigarettes within the last year?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
You have already told us what your main job is, but do you have another job?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, please provide more details.		
<b>1st person insured</b>		
<b>2nd person insured (if applicable)</b>		



Please be aware that we may not pay a claim and could cancel your policies if you do not answer the following questions truthfully and accurately.

	<b>1st person insured</b>	<b>2nd person insured (if applicable)</b>
Are you currently off work, working reduced hours or have you altered your duties due to sickness or injury? _____	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

If yes, please provide more details.

**1st person insured**

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**2nd person insured (if applicable)**

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Have your natural parents, brothers or sisters had any of the following conditions before the age of 60? Select all that apply.

	1st person insured	2nd person insured	Relation	Age at onset	If you have selected yes, please provide us with more details
<b>Heart attack, angina or stroke</b>					
<b>Diabetes</b>					
<b>Cancer of the breast, ovaries or bowel or familial bowel polyps</b>					
<b>Muscular dystrophy, Huntington's disease or motor neurone disease</b>					
<b>Polycystic kidney disease</b>					
<b>Cardiomyopathy</b>					
<b>Multiple sclerosis, Parkinson's disease or Alzheimer's disease</b>					
<b>Any other condition which runs in your family that you've been tested or investigated for</b>					
<b>No contact with family members/ don't know</b>					
<b>None of these</b>					

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If any of the following questions are answered 'yes' you will need to complete the additional medical questions on pages 28 to 31.

Please be aware that we may not pay a claim and could cancel your policies if you do not answer the following questions truthfully and accurately. We won't always write to your doctor, so make sure you answer these questions honestly and in full.

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**In the last 5 years, regardless of whether you've seen a doctor, required treatment or had time off work, have you had:**

	<b>1st person insured</b>	<b>2nd person insured (if applicable)</b>
Raised blood pressure or cholesterol managed with or without medication, or any condition of the blood? <i>Including: Anaemia, Thrombosis or blood clotting issues.</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Diabetes (managed with or without medication), raised blood sugar levels or sugar in your urine?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Anxiety, depression, stress or mental illness? <i>Including: Eating disorders, Addictions or work related stress.</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Asthma, bronchitis or any condition affecting your lungs or breathing? <i>Including: Chronic obstructive pulmonary disease (COPD), Sleep apnoea, Emphysema.</i>		
<i>You do not need to tell us about: Common colds or flu, one-off chest infections that you have fully recovered from.</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Back or neck pain or a condition affecting your back or neck? <i>Including: Sciatica, Whiplash, Trapped nerves or muscular back pain.</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Joint or muscle pain, any type of arthritis, or a condition affecting your bones, joints, muscles or limbs? <i>Including: Gout, ligament, tendon and muscle injuries, carpal tunnel syndrome and repetitive strain injuries or fractures.</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No





If any of the following questions are answered 'yes' you will need to complete the additional medical questions on pages 28 to 31.

Please be aware that we may not pay a claim and could cancel your policies if you do not answer the following questions truthfully and accurately. We won't always write to your doctor, so make sure you answer these questions honestly and in full.

	1st person insured	2nd person insured (if applicable)
Any condition affecting your bowel or digestive system? Including: Crohn's disease, Colitis, irritable bowel syndrome, ulcers.	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
The digestive system includes your gullet (oesophagus), stomach, duodenum and intestines.		
Any condition affecting your kidneys, bladder or prostate? Including: More than one occurrence of blood or protein in your urine, kidney or bladder stones.	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Any condition affecting your liver or pancreas? Including: Hepatitis, an abnormal blood test or scan of your liver.	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Multiple sclerosis, epilepsy, Parkinson's disease or any other neurological condition? Including: Motor Neurone Disease, Muscular Dystrophy, Cerebral Palsy, Paralysis.	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Any issue affecting your eyes, ears, sight, balance or hearing? Including: Tinnitus, Meniere's disease or labyrinthitis, Balance problems or dizziness, Blurred, double or impaired vision, optic neuritis.	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
You do not need to tell us about: Impaired vision that is fully corrected with glasses, lenses or laser surgery.		
Numbness, pins and needles, tremor, change in skin sensation, tingling, muscle weakness or difficulty with coordination?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Chronic fatigue syndrome (CFS), Myalgic Encephalomyelitis (ME), fatigue, fibromyalgia or persistent tiredness?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

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If any of the following questions are answered 'yes' you will need to complete the additional medical questions on pages 28 to 31.

Please be aware that we may not pay a claim and could cancel your policies if you do not answer the following questions truthfully and accurately. We won't always write to your doctor, so make sure you answer these questions honestly and in full.

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## Have you ever had:

	1st person insured	2nd person insured (if applicable)
Any mental health issue, addiction or eating disorder that has required referral to a hospital specialist, or have you attempted self-harm or suicide or ever had suicidal thoughts? <a href="#">Including: Appointments with psychiatrists and psychologists.</a>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
A brain or spinal tumour or any form of cancer? <a href="#">Including: Any lump, cyst or tumour in your brain or spine, Hodgkin's or non-Hodgkin's Lymphoma, Leukaemia, cancer in situ.</a>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Any condition affecting your heart or arteries or surgery on your heart or arteries? <a href="#">Including: Angina or heart attack, angioplasty, stent or bypass, irregular heartbeat, heart valve or heart structure abnormalities, cardiomyopathy.</a>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
A stroke, brain haemorrhage or damage or surgery to your brain? <a href="#">Including: Mini stroke or transient ischaemic attack (TIA), cerebral aneurysm.</a>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
A positive test for HIV/AIDS or hepatitis B or C, or are you waiting for the test results for one of these conditions? <div style="border: 1px solid orange; padding: 5px; margin-top: 10px;"><p>If you're waiting for a test result that turns out to be negative, this will not affect the decision to offer you cover.</p></div>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

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If any of the following questions are answered 'yes' you will need to complete the additional medical questions on pages 28 to 31.

Please be aware that we may not pay a claim and could cancel your policies if you do not answer the following questions truthfully and accurately. We won't always write to your doctor, so make sure you answer these questions honestly and in full.

---

**Other than for conditions that you've already told us about, in the last 2 years have you:**

**1st person insured**

**2nd person insured  
(if applicable)**

Been prescribed medication or treatment for a period of 4 weeks or more, or had any counselling?

Including: Minor injuries or strains, prescriptions from a doctor, even if you didn't take them or counselling for any mental illness, anxiety or stress.

You do not need to tell us about: Antibiotics for one-off chest infections, contraception, fertility or dental treatment.

Yes  No

Yes  No

Been under follow-up with your GP surgery, or a specialist, hospital or clinic?

Including: Minor injuries or strains, reviews or check-ups that you have been asked to attend even if you didn't.

You do not need to tell us about routine reviews purely in relation to: normal pregnancy or terminations or fertility treatment.

Yes  No

Yes  No

Been referred to a specialist or had/been advised to have any medical investigations?

Including: Minor injuries or strains, a blood test or biopsy, ultrasound, x-ray, CT or MRI scan, ECG or other heart investigation.

You do not need to tell us about: Normal pregnancy, terminations or infertility, routine smear tests or mammograms not requiring further investigation.

Yes  No

Yes  No

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If any of the following questions are answered 'yes' you will need to complete the additional medical questions on pages 28 to 31.

Please be aware that we may not pay a claim and could cancel your policies if you do not answer the following questions truthfully and accurately. We won't always write to your doctor, so make sure you answer these questions honestly and in full.

---

### In the last 2 years have you:

	1st person insured	2nd person insured (if applicable)
Been off work due to sickness or injury for a period of 5 or more days in a row?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

### Other than for conditions that you've already told us about, in the last 3 months have you:

	1st person insured	2nd person insured (if applicable)
Had any of the following symptoms (even if you didn't consult a doctor):		
■ A lump or growth		
■ Bleeding from the bowels or change in bowel habit		
■ Persistent cough lasting more than 3 weeks		
■ Onset of fits or seizures		
■ A mole or skin blemish which has changed appearance	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

**Please tell us some general things about your lifestyle:**

**1st person insured**

**2nd person insured  
(if applicable)**

Do you intend to take part in any physical hobby or sport (for example motor sport, mountaineering, diving, combat sports, horse riding, mountain biking, aviation, rugby or football?)

You do not need to tell us about: Flying only as a fare-paying passenger or cabin crew on scheduled or charter aircraft, 'track' or 'experience' days, if you participate in less than seven a year, a one-off parachute jump or a one-off scuba dive.

Yes  No

Yes  No

If you answered yes, please provide details.

**1st person insured**

**2nd person insured (if applicable)**

Do you ride a motorbike, scooter or moped on the road?

Yes  No

Yes  No

If you answered yes, please provide details.

**1st person insured**

**2nd person insured (if applicable)**

Have you been banned from driving or convicted of dangerous or careless driving in the last 5 years?

You do not need to tell us about: Speeding offences that did not result in a ban, or any spent convictions.

Yes  No

Yes  No

If you answered yes, please provide details.

**1st person insured**

**2nd person insured (if applicable)**

In the last 5 years have you lived, worked or travelled outside of the UK or European Union?

You do not need to tell us about: Business trips that total less than 30 days in a year or holidays that total less than 30 days in a year.

Yes  No

Yes  No

If you answered yes, please give full details of the countries, regions and cities you have visited, duration of stay, how many trips you made, and the reasons for the trip(s).

**1st person assured**

**2nd person assured (if applicable)**

**1st person insured**

**2nd person insured  
(if applicable)**

Do you intend to travel outside the UK or European Union?

You do not need to tell us about: Business trips that total less than 30 days in a year or holidays that total less than 30 days in a year.

Yes  No

Yes  No

If you answered yes, please give full details of the countries, regions and cities you plan to visit, duration of stay, how many trips you make, and the reasons for the trip(s).

**1st person assured**

**2nd person assured (if applicable)**

Do you have an existing Life, Critical Illness or Income Protection plans or applications with LV=?

Yes  No

Yes  No

Including this application, will the total amount of cover on your life exceed £1,000,000 life cover or £500,000 critical illness cover?

Yes  No

Yes  No

If you answered yes, please provide details.

**1st person assured**

**2nd person assured (if applicable)**

Do you have any existing Life, Life and Critical Illness or Income Protection plans or applications with any other insurance company?

You do not need to tell us about cover that comes as part of your employment package.

Yes  No

Yes  No

If you answered yes, please provide details in the table below

1st or 2nd person insured	Name of company	Type of policy	Amount of cover/ term	Reason for cover	Is this cover being cancelled and/or replaced



How many of the following do you drink a week?

	The amount (for example – 1 glass, 1 pint, 1 measure etc)	
	1st person insured	2nd person insured
<b>Pints of beer or cider</b>		
<b>Glasses of wine</b>		
<b>Measures of spirits or alcopops</b>		
<b>Other alcoholic drinks</b>		

Think back over the last 3 months and consider what you would normally drink in a week.

**1st person insured**

**2nd person insured  
(if applicable)**

Have you been advised to reduce or stop your alcohol consumption by a doctor, nurse or other medical professional?

Including: A referral for specialist support such as an alcohol dependence unit or Alcoholics Anonymous.

Yes  No

Yes  No

If you answered yes, please provide details.

**1st person insured**

**2nd person insured (if applicable)**

Have you used recreational drugs in the last 10 years?

Including: Cannabis, ecstasy, cocaine, heroin, amphetamines and anabolic steroids.

Yes  No

Yes  No

If you answered yes, please provide details.

**1st person insured**

**2nd person insured (if applicable)**

## Please tell us more information about your occupation

Does your job involve any of the following duties or working environments? Select all that apply.

### 1st person insured

- Working outside at heights above 12m (40ft) for more than 5 hours during a typical week
- Flying other than a fare-paying passenger on commercial airlines
- General labouring or using heavy machinery
- Diving
- Fishing or merchant marine
- Oil or natural gas production
- Armed forces
- Armed forces reserves
- Mining, tunnelling or quarrying
- None of the above

### 2nd person insured (if applicable)

- Working outside at heights above 12m (40ft) for more than 5 hours during a typical week
- Flying other than a fare-paying passenger on commercial airlines
- General labouring or using heavy machinery
- Diving
- Fishing or merchant marine
- Oil or natural gas production
- Armed forces
- Armed forces reserves
- Mining, tunnelling or quarrying
- None of the above

If you have selected anything other than 'None of the above', please provide details:

#### 1st person insured

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#### 2nd person insured (if applicable)

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**1st person insured**

**2nd person insured  
(if applicable)**

Does your job involve any manual work?

Yes  No

Yes  No

Manual work includes carrying, lifting, working with machinery or tools, or working at heights or underground.

If 'yes', please give full details relating to your occupation including a description of your duties and percentage of time spent on each activity:

**1st person insured**

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**2nd person insured (if applicable)**

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**Please tell us more about your annual mileage**

Approximately what is your annual business mileage?

You do not need to tell us about commuting to and from work.

miles

miles

**Thank you for completing the underwriting questions. You must let us know if there are any changes to your health, occupation or lifestyle before your policy is started. Failure to do so may mean that your policy is cancelled, the terms are amended or LV= may not pay out in the event of a claim.**

**Please enter your doctor's details**

Your doctor's name

**1st person insured**

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**2nd person insured (if applicable)**

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Your surgery's name and address

**1st person insured**

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**2nd person insured (if applicable)**

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The surgery's contact number

**1st person insured**

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**2nd person insured (if applicable)**

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**Tele-interview booking**

You may be asked to book an appointment for a tele-interview. Please select the most convenient time slot to assist when making the booking.

9am – 12 noon       12 noon – 6pm       6pm – 9pm

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The telephone appointment can be booked via our online booking system [lv.com/mytiboeking](http://lv.com/mytiboeking)



**When would you like your cover to start?**

**1st person insured** \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_ (DD/MM/YYYY)

**2nd person insured (if applicable)** \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_ (DD/MM/YYYY)

To be advised

**1st person insured** \_\_\_\_\_

**2nd person insured (if applicable)** \_\_\_\_\_

### Details of specific medical condition 1

This page is provided so that you can give us further information about any medical conditions that you have told us about in pages 16-20. Please complete a separate page for each medical condition, and continue on a blank sheet of paper if necessary. Detailed answers to these questions may help to speed up the processing of your application.

**Please be aware that we may not pay a claim and could cancel the policy if you do not answer the following questions truthfully and accurately. (Please be as specific as possible, if relevant please give specific details of the limb/part of the body involved. For example: arthritis – right knee; breast cyst)**

Who does the following information apply to?  1st person insured  2nd person insured

Which question do the following answers relate to on pages 16-20?

What condition has been diagnosed?

When did this condition first occur? / (MM/YYYY)

When did you last have symptoms? / (MM/YYYY)

Have symptoms been continuous?  Yes  No

If 'no', how many episodes have you suffered?

Please confirm what symptoms you are suffering or have suffered and the severity

Have you been told that this condition is due to another medical condition?  Yes  No

If 'yes', please provide full details.

Are you currently having treatment, for example any medication or specialist appointments?  Yes  No

If 'yes', please confirm the type of treatment being received and the frequency

If you have had previous treatment, please confirm the type and the frequency

Have you had any tests or investigations?  Yes  No

If 'yes', what were they?

What were the results?

Have you been admitted to hospital with this condition?  Yes  No

If 'yes', how many times? and when?

Are you awaiting any investigations, operation or the results of tests or investigations?  Yes  No

If 'yes', please provide details.

How much time off work have you taken in relation to this condition and when was this?

If you've had time off work, have you now fully returned to work?  Yes  No

Are you fully recovered?  Yes  No



## Details of specific medical condition 2

This page is provided so that you can give us further information about any medical conditions that you have told us about in pages 16-20. Please complete a separate page for each medical condition, and continue on a blank sheet of paper if necessary. Detailed answers to these questions may help to speed up the processing of your application.

**Please be aware that we may not pay a claim and could cancel the policy if you do not answer the following questions truthfully and accurately. (Please be as specific as possible, if relevant please give specific details of the limb/part of the body involved. For example: arthritis – right knee; breast cyst)**

Who does the following information apply to?  1st person insured  2nd person insured

Which question do the following answers relate to on pages 16-20?

What condition has been diagnosed?

When did this condition first occur? / (MM/YYYY)

When did you last have symptoms? / (MM/YYYY)

Have symptoms been continuous?  Yes  No

If 'no', how many episodes have you suffered?

Please confirm what symptoms you are suffering or have suffered and the severity

Have you been told that this condition is due to another medical condition?  Yes  No

If 'yes', please provide full details.

Are you currently having treatment, for example any medication or specialist appointments?  Yes  No

If 'yes', please confirm the type of treatment being received and the frequency

If you have had previous treatment, please confirm the type and the frequency

Have you had any tests or investigations?  Yes  No

If 'yes', what were they?

What were the results?

Have you been admitted to hospital with this condition?  Yes  No

If 'yes', how many times? and when?

Are you awaiting any investigations, operation or the results of tests or investigations?  Yes  No

If 'yes', please provide details.

How much time off work have you taken in relation to this condition and when was this?

If you've had time off work, have you now fully returned to work?  Yes  No

Are you fully recovered?  Yes  No

### Details of specific medical condition 3

This page is provided so that you can give us further information about any medical conditions that you have told us about in pages 16-20. Please complete a separate page for each medical condition, and continue on a blank sheet of paper if necessary. Detailed answers to these questions may help to speed up the processing of your application.

**Please be aware that we may not pay a claim and could cancel the policy if you do not answer the following questions truthfully and accurately. (Please be as specific as possible, if relevant please give specific details of the limb/part of the body involved. For example: arthritis – right knee; breast cyst)**

Who does the following information apply to?  1st person insured  2nd person insured

Which question do the following answers relate to on pages 16-20?

What condition has been diagnosed?

When did this condition first occur? / (MM/YYYY)

When did you last have symptoms? / (MM/YYYY)

Have symptoms been continuous?  Yes  No

If 'no', how many episodes have you suffered?

Please confirm what symptoms you are suffering or have suffered and the severity

Have you been told that this condition is due to another medical condition?  Yes  No

If 'yes', please provide full details.

Are you currently having treatment, for example any medication or specialist appointments?  Yes  No

If 'yes', please confirm the type of treatment being received and the frequency

If you have had previous treatment, please confirm the type and the frequency

Have you had any tests or investigations?  Yes  No

If 'yes', what were they?

What were the results?

Have you been admitted to hospital with this condition?  Yes  No

If 'yes', how many times? and when?

Are you awaiting any investigations, operation or the results of tests or investigations?  Yes  No

If 'yes', please provide details.

How much time off work have you taken in relation to this condition and when was this?

If you've had time off work, have you now fully returned to work?  Yes  No

Are you fully recovered?  Yes  No



### Details of specific medical condition 4

This page is provided so that you can give us further information about any medical conditions that you have told us about in pages 16-20. Please complete a separate page for each medical condition, and continue on a blank sheet of paper if necessary. Detailed answers to these questions may help to speed up the processing of your application.

**Please be aware that we may not pay a claim and could cancel the policy if you do not answer the following questions truthfully and accurately. (Please be as specific as possible, if relevant please give specific details of the limb/part of the body involved. For example: arthritis – right knee; breast cyst)**

Who does the following information apply to?  1st person insured  2nd person insured

Which question do the following answers relate to on pages 16-20?

What condition has been diagnosed?

When did this condition first occur? / (MM/YYYY)

When did you last have symptoms? / (MM/YYYY)

Have symptoms been continuous?  Yes  No

If 'no', how many episodes have you suffered?

Please confirm what symptoms you are suffering or have suffered and the severity

Have you been told that this condition is due to another medical condition?  Yes  No

If 'yes', please provide full details.

Are you currently having treatment, for example any medication or specialist appointments?  Yes  No

If 'yes', please confirm the type of treatment being received and the frequency

If you have had previous treatment, please confirm the type and the frequency

Have you had any tests or investigations?  Yes  No

If 'yes', what were they?

What were the results?

Have you been admitted to hospital with this condition?  Yes  No

If 'yes', how many times? and when?

Are you awaiting any investigations, operation or the results of tests or investigations?  Yes  No

If 'yes', please provide details.

How much time off work have you taken in relation to this condition and when was this?

If you've had time off work, have you now fully returned to work?  Yes  No

Are you fully recovered?  Yes  No

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LV= reference (to be completed by the adviser):

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## Access to Medical Reports – Important notes and consent

The plan will not start until we have assessed and accepted your application, and we have a valid payment method in place. If you have a birthday while your application is being processed, the terms may differ from those originally quoted. In most instances your payments will be as originally quoted. We may offer you revised terms, but occasionally we may not be able to offer any terms. We may ask you to contact your doctor if we are waiting for reports that we have asked for. If we ask you to come for a medical examination, we will need to share the application information with another company we have authorised. They will make the arrangements for the examination to take place.

We may need to send your application and relevant medical reports to our reassurers for their opinion or agreement of the terms offered. Or, we may need to send them at a later stage for purposes relating to managing the policy. If you'd like more details of the companies we use for your application, please contact us.

### Access to medical records

#### Your permission for LV= to request a medical report:

To help us assess your application for insurance, or to assess any claim made under your insurance policy, we may need to get a medical report from your doctor. To do this we will need your consent under the Access to Medical Reports Act 1988 or (if you live in Northern Ireland) the Access to Personal Files and Medical Reports (Northern Ireland) Order 1991.

### Your legal rights

- You don't need to give your consent, but LV= aren't able to request a medical report without it. If you don't give your consent LV= won't be able to proceed with your application for insurance, and if your policy has already started it may be cancelled, or may impact LV= ability to assess a claim.
- You can ask your doctor to show you the medical report before they return it to LV= (you can make this choice below). You then have 21 days from the date LV= request the report to arrange an appointment with your doctor to see it.
- Your doctor is allowed to keep the report from you if they feel that it would cause physical or mental harm to you or others.
- You can ask your doctor to let you see a copy of the medical report at any time within 6 months of them sending it to LV=.
- If you think that any part of the medical report is incorrect or misleading, you can ask your doctor to amend it or to include an accompanying statement describing that changes have been made.

### What we'll ask

LV= will only ask your doctor to provide information from your medical records about your current and past health that is relevant to your application and / or claim.

LV= won't ask your doctor to reveal any information about:

- Negative tests for HIV, Hepatitis B or C;
- Any sexually-transmitted diseases unless there could be long-term effects on your health;
- Predictive genetic test results unless it is for Huntington's disease, and you have applied for life insurance cover of £500,000 or over, OR unless there is a favourable test result that shows that you have not inherited a condition your family suffers from.

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### Do you want to see a copy of the medical report before it's sent to LV=? (please tick one box only)

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No I do not want to see the report before it is sent to LV=:  1st person insured  2nd person insured  
(if applicable)

Yes I do want to see the report before it is sent to LV=:  1st person insured  2nd person insured  
(if applicable)

### Your Consent

- I agree to LV= asking any doctor I have consulted about my physical or mental health to provide medical information so you may assess my application, or any claim made under my insurance policy.
- I authorise those asked to provide medical information when they see a copy of this consent form.
- I agree this consent is valid from the date I have signed and dated below
- I agree this consent can continue as valid for an undefined timescale unless I choose to withdraw this at any point by contacting LV=.

1st person insured full name

2nd person insured (if applicable) full name

1st person insured signature

2nd person insured (if applicable) signature

Date            /            /            (DD/MM/YYYY)

Date            /            /            (DD/MM/YYYY)

If you have any questions about your legal rights or questions relating to the process of getting, assessing or storing medical information, please email us at [LifeCustomerSupport@LV.com](mailto:LifeCustomerSupport@LV.com)

## Customer declaration

### Honest and truthful disclosure

By completing this application form, I confirm that;

- I have answered all questions truthfully and honestly even if this has been provided on a previous application to LV=
- All information provided in connection with this application is honest and accurate
- I will let LV= know if anything is incorrect or changes before my policy starts

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**If you don't provide complete, accurate and up-to-date information LV= may not be able to pay your claim. Your policy may be cancelled or changed to apply the correct policy terms or you may be asked to pay any additional premiums due.**

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LV= will also regularly select a sample of customers to check for false information.

You must give LV= your doctor's details and your consent to obtain information from them if requested. If you don't then LV= will be unable to process your application for insurance, and if your policy has already started it will be cancelled.

If LV= cancel your policy you won't be entitled to any refund of premiums or payment from it.

### Financial Crime

The personal information LV= have collected from you will be shared with crime prevention agencies who will use it to prevent financial crime and money-laundering and to verify your identity. If financial crime is detected, you could be refused certain services, finance or employment. Further details of how your information will be used by LV= and these fraud prevention agencies, and your data protection rights, can be found by contacting us at GFC LV=, County Gates, Bournemouth BH1 2NF.

If you or anyone representing you;

- provides LV= with misleading or incorrect information to any of the questions asked when applying for or amending this insurance;
- deliberately misleads LV= to obtain cover, gain a cheaper premium or more favourable terms;
- provides LV= with false documents;
- makes a fraudulent payment by bank account and/or card;

LV= may;

- reject your policy application
- amend your policy to record the correct information, apply any relevant policy terms and conditions and collect any additional premium due including any administration charges
- reject a claim or reduce the amount of payment we make
- cancel or void your policy including all other policies which you have with LV= and apply a cancellation charge
- recover from you any costs incurred and not return any premium paid by you

LV= also have the right to stop processing your application, cancel your policy and pass details to crime prevention and law enforcement agencies if;

- LV= identify financial crime or any attempt to gain an advantage, in connection with this application for insurance, to which you're not entitled.
- LV= identify your involvement or association with insurance fraud or financial crime.

### Terrorist Financing

LV= use your information to make sure we comply with any financial sanctions that apply in the UK and overseas.

This includes;

- checking your information against sanctions lists
- Sharing your information with HM Treasury and international regulators if required.

LV= will contact you if more information is needed to comply with any financial sanctions.

## A summary of how we use your personal information

Liverpool Victoria Friendly Society Limited (LV=) is the data controller of your personal information. We'll keep you informed about how we use your personal information in the document 'How we use your personal information', which is available:

- online at [LV.com/dataprotectionlife](http://LV.com/dataprotectionlife)
- in print from Life Customer Support, LV=, County Gates, Bournemouth, BH1 2NF or [LifeCustomerSupport@LV.com](mailto:LifeCustomerSupport@LV.com)

By completing this application I am aware that my data will be used in line with the LV= 'How we use your information 'statement', which includes being;

- Used by Liverpool Victoria Friendly Society Limited (LV=) and shared with my intermediary or introductory partner (if applicable) for the purposes of providing me with a quote, processing and administering my insurance contract and assessing any claims.
- Shared with reinsurers, medical professionals and/or healthcare management companies chosen by LV= to enable LV= to process and service my insurance contracts and assess any claims.
- Shared with regulatory bodies (for example, the Financial Conduct Authority and HM Revenue and Customs) to enable LV= to fulfil legal and regulatory obligations.

1st person insured full name

2nd person insured (if applicable) full name

1st person insured signature

2nd person insured (if applicable) signature

Date / / (DD/MM/YYYY)

Date / / (DD/MM/YYYY)

1st plan owner if different from person insured full name

2nd plan owner (if applicable) if different from person insured full name

1st plan owner if different from person insured signature

2nd plan owner (if applicable) if different from person insured signature

Date / / (DD/MM/YYYY)

Date / / (DD/MM/YYYY)

You have a number of rights concerning your personal information. You can ask for a person to review an automated decision, and in certain circumstances to:

- access the personal information we hold about you.
- correct personal information.
- have your personal information deleted.
- restrict us processing your personal information
- receive your personal information in a portable format, and
- object to us processing your personal information.

If you want to find out more or exercise these rights, contact Life Customer Support, LV=, County Gates, Bournemouth, BH1 2NF or email us at [LifeCustomerSupport@LV.com](mailto:LifeCustomerSupport@LV.com).

You can contact us about data protection at: Data Protection Officer, LV= County Gates, Bournemouth BH1 2NF or [dpo@LV.com](mailto:dpo@LV.com).

## Payment details

### The Direct Debit Guarantee - To be retained by the applicant(s)

- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit LV= will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request LV= to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by LV= or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society.
- If you receive a refund you are not entitled to, you must pay it back when LV= asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

Direct Debit is a simple method of payment and is required in all cases. The instruction conforms to the strict requirements of the clearing banks and you are fully protected by the safeguards under the Direct Debit Guarantee. We will give you advance notice of the payments and details of the guarantee when the risk has been accepted by the underwriter. The direct debit should be completed but not detached.

## Instruction to your Bank or Building Society to pay by Direct Debits

Please fill in the whole form and send it to: LV=, Emperor House, Grenadier Road, Exeter Business Park, Exeter EX1 3LH. **Please ensure you complete all details**



### 1. Name and full postal address of your Bank or Building Society

To: The Manager
Bank or Building Society
Address
Postcode

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

### 3. Branch sort code (from the top right hand corner of your cheque)

-

Service user number

4. Bank or Building Society account No.

5. For completion by LV=

6. Instruction to your Bank or Building Society

Please pay Liverpool Victoria Friendly Society Limited Direct Debits from the account detailed on this instruction subject to the safeguards assured by The Direct Debit Guarantee. I understand that this instruction may remain with Liverpool Victoria Friendly Society Limited and, if so, details will be passed electronically to my Bank/Building Society.

Signature

Date

Banks and Building Societies may not accept Direct Debit Instructions for some types of accounts.

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## For financial adviser use only

### Please send completed applications to:

LV=, Emperor House, Grenadier Road, Exeter Business Park, Exeter EX1 3LH.

Please tick the relevant boxes.

<input type="checkbox"/> Was this an advised sale?	<input type="checkbox"/> Has the declaration been signed?
<input type="checkbox"/> Have you provided your agency details?	<input type="checkbox"/> Are all the relevant sections filled in?
<input type="checkbox"/> Have the doctor's details been fully completed?	<input type="checkbox"/> Is a trust form included?
<input type="checkbox"/> Have you attached the relevant illustration?	

Commission options (please tick your preferred option)

Commission Sacrifice or nil commission is not supported for Personal Sick Pay Insurance

<input type="checkbox"/> Full initial commission ( <input type="checkbox"/> indemnified <input type="checkbox"/> non-indemnified) and renewal commission
<input type="checkbox"/> Initial commission sacrifice of: <input type="text"/> % ( <input type="checkbox"/> indemnified <input type="checkbox"/> non-indemnified)
<input type="checkbox"/> Nil commission

Source code

**Financial adviser stamp and/or agency no:**

Adviser name:

Adviser email address:

### For Fastway applications

Will you (the agent) be obtaining all necessary signatures from the customer(s)?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Is this application to be written in trust	<input type="checkbox"/> Yes	<input type="checkbox"/> No

**If 'yes' once the application has been submitted please forward the trust document clearly marked with the application reference number to LV=, Emperor House, Grenadier Road, Exeter Business Park, Exeter EX1 3LH.**

Was this an advised sale?  Yes  No

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



**Liverpool Victoria Friendly Society Limited: County Gates Bournemouth BH1 2NF.**

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