

Your guide to telephone interviews

Flexible Protection Plan



Thanks for applying for a protection policy with LV=. We've put together this guide to tell you what happens next and to help you prepare for your tele-interview.

What is a tele-interview?

A tele-interview is when we call you (at a day and time you've chosen) to go through your application. Calling you means we're able to ask and get answers to questions more quickly. It also makes it easier for us to check details with you and make sure we have all the information we need to make the application process as quick as possible.

How does it work?

- One of our team will phone you at the time you've chosen to get details about your health and medical history. This information will be used to help us assess your application.
- Each application is different, but we always aim to collect your details as quickly as possible.
Please allow 20 to 30 minutes for your call.

What sort of questions will you ask?

We'll ask you questions about your medical health, occupation and any hobbies relevant to your application. We rely on the information you give us to make a decision about your application and what cover we can offer you.

If you don't tell us relevant information about your medical health, occupation or hobbies, it could mean that your policy might not pay out if you make a claim in the future.

If you're not sure whether we need to know about something or not please tell us, and let us make that decision.



What do I need to prepare?

It helps speed up the process if you have the following information:

1. Medical information

- Your doctor's name, address and postcode
- Your medical history, including any pending tests or test results
- Names and dosages of any medications you're taking
- Your family medical history (mother, father, brothers, sisters)

2. Occupation details

We may ask more detailed questions about your job, for example whether you work at heights or underground.

3. Overseas travel

We may ask about trips overseas, the countries visited, frequency and duration of trips.

4. Sports and hobbies

If you take part in any hazardous pursuits such as motor sports or scuba diving, we'll need to know full details. For example how experienced you are and how often you take part.

5. Other details

Other policies

You'll need to give us details about any existing life, critical illness or income protection policies you already in place.

Genetic tests

The Government's Genetics and Insurance Committee has approved the results of some types of genetic tests to be used by insurers.

We only need to know about genetic test results that are approved for insurer use and if your cover is above these limits;

£500,000 for life insurance,

£300,000 for critical illness insurance and

£30,000 a year for income protection insurance.

Please ask your adviser or us if you need more information about genetic test results.

You still need to let us know if you're experiencing symptoms of, or having treatment for a genetic condition.

What happens next?

After we've carried out your tele-interview, your application could be accepted immediately. If you've applied for joint-life cover, both lives will need to be accepted. You can start your policy as soon as you, or for joint-life cover both of you have been accepted.

We'll send you a summary of the questions we asked you, and the answers you gave us. Please check this information carefully to make sure everything is correct.

If you notice something is incorrect, or any information is missing, please correct the summary, sign it and return it to us.

We'll review it, and contact you if we need to make any changes to your policy.

If we can't cover you immediately

If at the end of the telephone call we can't accept your application, we'll let your financial adviser know the reasons why, and what happens next.

For example, we may need more information to help us process your application or we might need to adjust the price of your policy. If we need to change the price or are unable to offer you cover, we'll contact your financial adviser with details.

Important:

If there are any changes to your health, family history, occupation, travel or hobbies after you've completed your application and before your policy starts, please tell us straight away. If you don't, we may not be able to pay a future claim and your policy could be cancelled.

If you have any questions about your application or tele-interviews in general, please speak to your financial adviser, or contact us directly on **0800 678 1896** or send an email to **tele.interviewing@LV.com**

Our lines are open 8:30am - 6:30pm, Monday to Friday. Tele-interview time slots can be booked from 8:30am until 9:00pm, Monday to Friday and from 9:00am until 5:00pm on Saturdays. All tele-interview calls are recorded. For Textphone first dial 18001. We may record and/or monitor calls for training and audit purposes.

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

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