

Your application – what happens next?

We are committed to the smooth and efficient handling of your application.

You've already told us your preferred times and days for us to contact you. Your tele-interview will be booked either by your adviser or us, and we may give you a quick call before then to check the appointment is still convenient. We will then call you at the agreed time to complete the application.

Please note – if you completed an online application, the tele-interview will only ask for some specific additional information.

Your tele-interview – what to expect

We will ask you to confirm a few simple details so we can confirm your identity before taking any specific information.

The application will ask questions about the following. Please be prepared to answer them fully.

- » Your recent medical history, including serious illness and injuries
- » Information about your lifestyle
- » Your height and weight
- » You may also be asked details of your family history
- » For income protection, you will also need to provide your existing sick pay entitlement

We work by a strict code of confidentiality: all medical information you give to us will be treated with the strictest confidence and will only be used to assess your application and any future claim(s).

You may be entitled to free accidental death benefit during the processing of your application. For more information, please contact your financial adviser.

The stages of your application



Tele-interview

You'll complete your tele-interview with one of our trained tele-who will submit the application to the Insurer.



Case Manager

Your Case Manager will advise on the next steps. They will keep you updated by text, email or phone throughout the process.



Additional requirements

It's common for insurers to ask for more information and they might write to your GP. Any requirements will be arranged at your convenience.



Policy starts

We will advise you once your policy is ready to start and then send you your policy documents (either by post or by email).

LifeQuote is a trading name of Direct Life & Pension Services Ltd which is authorised and regulated by the Financial Conduct Authority. Registered office: 3 St Mary's Court, Blossom Street, York, United Kingdom, YO24 1AH. Registered in England and Wales, No: 2467691

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What happens during underwriting?

Once you have completed your tele-interview, your application is passed to a Case Manager. They will introduce themselves and provide you with updates about your application while it's processed by your chosen insurer.

What might be requested?

Depending on the type of application you have chosen it is common for insurers to ask for additional information.

- » **GP Reports** – a report that is completed by your GP about your medical history.
- » **Targeted GP report** – a report that is completed by your GP about a specific medical condition
- » **Medical examination or screening** – this may be completed by a doctor or nurse and would consist of a series of health checks (height/weight, blood pressure etc) along with any specific tests requested by the insurer (blood tests, cotinine tests etc).
- » **Client questionnaire** – your chosen insurer may need some more information from you about something in your medical history, your occupation, travel plans or pursuits. This would be sent directly to you to complete.
- » **Financial questionnaire** – if you have applied for a business protection application or a larger amount of insurance, the insurer may need some more financial evidence from you.
- » **Your Case Manager** will make you aware of any requirements that have been issued as part of your insurance application and will let you know if there is any action you need to take.

Any requirements that are issued are at the insurer's expense, no costs are passed to you.

Once all requirements have been received, the insurer then reviews the information and makes a decision.

Your LifeQuote Case Manager or Financial Adviser will contact you to discuss this decision and get the policy started.

We are here to support you at all times.

Please call us if you have any questions:

0800 195 9779

In the unlikely event of a complaint about LifeQuote service, please speak to your adviser, contact us on the number above or via e-mail on complaints@directlife.co.uk

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