



Free Cover that pays

If you apply for a Personal Menu Plan, Business Menu Plan, Relevant Life Plan or Pegasus Whole of Life Plan and your plan doesn't start right away, we want to make sure you're protected in the meantime.

That's why we offer **Free Cover**. It's temporary cover – the same type as you've applied for – and it starts as soon as we receive your completed application form. So, you're covered even before your plan has officially started.

Our **Free Cover** can make a difference.

Take a look at our fictional case studies to find out more about how Free Cover could work.

Case study 1

A couple remortgaged their house and talked to an adviser about our Life or Critical Illness Cover to protect the loan.

A few days later the husband had a heart attack while out cycling. When back at home recovering he called the adviser to stop the application. As we'd already received the application he qualified for Free Cover. And as his heart attack was one of the conditions that the plan covered, we paid out his sum assured.

Case study 2

A couple received a mortgage offer on a new property but unfortunately the husband died before the completion date. As the offer was based solely on the husband's salary the mortgage lender immediately withdrew the offer which left his widow at risk of being sued by all parties in the chain if she didn't complete the purchase.

Thankfully their adviser had submitted their application for Life Cover with us and we were able to pay out under Free Cover. She was able to complete the purchase of the property.

How long will free cover last?

Your Free Cover will end 14 days after we confirm the terms of your plan or when your cover starts, if earlier.

If your cover is for a mortgage we'll extend your Free Cover to the date you complete your mortgage up to a maximum of 90 days.

If we can't offer you cover, we have to defer making a decision on your plan, or you withdraw your application, your Free Cover will end immediately.

Find out more information about Free Cover from your financial adviser or see our Free Cover leaflet.



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We're happy to provide your documents in a different format, such as braille, large print or audio, just ask when you get in touch.

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