



Protection

Free Cover

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 officially starts.

Free Cover is provided by The Royal London Mutual Insurance Society Limited (Royal London). So, where we refer to 'we', 'us' or 'our' in this leaflet, we mean Royal London. To keep things simple, we'll talk about 'you' where we mean the plan owner taking out the plan and the 'person covered' where we are talking about the person you're insuring.

When will my Free Cover start?

Your Free Cover starts when we receive your paper application form or you complete the submission of an electronic application, as long as:

- your application form is complete,
- the person covered is under age 60 (the oldest person covered if there are two), and
- you've included a completed direct debit instruction.

If we have to ask you for any information missing from your application form, your Free Cover won't start until we receive it.

If you satisfy the Underwrite Later criteria, your cover can start immediately, following an initial assessment by an underwriter – so you can get the peace of mind knowing you would be protected.

We can also offer Free Cover if you already have a plan and are applying to change it. If you need to claim, you'll have the level of cover you applied for, even if we haven't officially updated your plan yet.

And the Free Cover details including the limits and terms and conditions contained in this leaflet will apply.

What will I be covered for?

Your Free Cover will be the same type and amount of cover you've applied for, up to maximum limits of:

- Life Cover for £1,000,000 or the equivalent amount for a cover payable as regular payments – so for a 25 year term, the maximum would be £1,000,000 divided by 25
- Critical Illness Cover and Life or Critical Illness Cover for £500,000 or the equivalent amount for a cover payable as regular payments – so for a 20 year term, the maximum would be £500,000 divided by 20, and
- Income Protection or Key Person Income Protection for £25,000 a year.

Fracture cover, hospitalisation payment, additional payment on death and back to work payment are also included in your Free Cover. See our plan details for more information about these and when these are payable.

How long will Free Cover last?

If we accept your application, your Free Cover will end 14 days after we make our decision or when your actual cover starts, if earlier. If your cover is in connection with a mortgage we'll extend Free Cover beyond the 14 days to the date you complete your mortgage. However whatever your situation, Free Cover will last for no longer than 90 days.

If we decide 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.

Free Cover terms and conditions

The terms and conditions that apply to Free Cover are:

- our usual policy terms and conditions, shown in the **plan details**
- any specific terms and conditions we tell you about, and
- the following extra terms and conditions:
 - If you have chosen to receive your amount of Life Cover, Critical Illness Cover or Life or Critical Illness Cover as regular payments, any claim that we accept within the Free Cover period will be paid as a lump sum commuted value instead.

We'll work out the lump sum commuted value by first of all multiplying the regular monthly payment amount we would have paid by the number of months left until your cover ends. We'll use the start date of your cover as the date on which the accepted claim met the definition set out in our plan details. We'll then reduce this amount to reflect the fact that you'll be getting all the regular payments early.
 - If you're applying for Life or Critical Illness Cover or Critical Illness Cover, Additional Conditions Cover is not included in your Free Cover.
 - If you have chosen to add Children's Critical Illness Cover (either Standard or Enhanced) to your Life or Critical Illness Cover, or Critical Illness Cover, it will be included in your Free Cover.

For more information about these covers please see our **plan details**.

- If you've applied for cover with Total Permanent Disability, your Free Cover will be based on the working tasks definition. We may use a different definition for your actual cover, if we accept your application. See our **plan details** to see the different definitions of Total Permanent Disability and how they work.
- If you're in the process of applying for the same type of cover from another insurance company, you aren't entitled to Free Cover.

We won't pay Free Cover claims if:

- We discover the information you gave us when you applied for your plan or any other information we were given was incomplete, untrue or inaccurate.
- The cover you're applying for is replacing the same type of cover and is for the same or a lower amount of cover on another plan you already have with us. If the amount of cover you're applying for is higher than your existing cover, we will only pay the difference between the two amounts.
- The claim is linked to a medical condition that we could reasonably have expected you or the person covered to know about on or before the date your Free Cover started. This includes any illness, disease or condition for which the person covered received treatment or advice from a registered medical practitioner. And it includes any symptoms the person covered suffered relating to a physical or mental condition, even if the person covered hadn't yet sought or discussed medical attention with a GP.
- The claim is caused by intentional self-inflicted injury or taking part in hazardous activities we've asked you about on your application form.

If things change after you apply, let us know

The person covered could start a new job, or see a difference in their health. And this could mean that the information you originally sent us is no longer accurate.

If this happens, please let us know straight away. The changes could affect the kind of cover we can offer you – including Free Cover. If you don't tell us about the changes before we start your plan, we may have to refuse a claim or even cancel your plan altogether.

You can find the plan details online at royallondon.com/plandetails which contains all our usual terms and conditions.



Royal London
royallondon.com

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

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