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Mortgage Payment Insurance Key Features

Unemployment Cover is provided by Legal & General Insurance Limited

Legal & General Assurance Society Limited

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About Legal & General

The Legal & General Group, established in 1836, is one of the UK's leading financial services companies. We are one of the UK's top 50 companies in the FTSE 100 Index. Over 5.75 million people rely on us for life assurance, pensions, investments and general insurance plans. The Legal & General Group is responsible for investing over £257 billion worldwide (as at 30 June 2007) on behalf of investors, policyholders and institutions.

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Introduction

This key features document gives you the main points about the Mortgage Payment Insurance you are considering. It should be read in conjunction with any quotation. Please read it carefully and keep it with your other plan documents.

This key features document follows the Association of British Insurers Statement of Best Practice for Income Protection Insurance.

Its aims

- To provide the amount of cover you choose.
- To provide cover for the period you choose.
- Pay out a monthly benefit which can help to pay your mortgage if you are unable to work due to illness or an accident, resulting in a loss of earnings.
- If the Unemployment Cover option is chosen then this pays a monthly benefit for up to 12 months if you become unemployed through no fault of your own.

Your commitment

- Disclose all the relevant information we ask for when you take out your plan. If you do not do this, it could mean your plan will not pay out and your policy could be cancelled. You should not assume that we will write to your doctor – it is your responsibility to complete the application form accurately.
- At the time of a claim, the person or persons making the claim must truthfully provide all the information we ask for. If they do not do this, it could mean your plan will not pay out and your policy could be cancelled.
- Tell us about any of the following changes that happen between completing the application form and when your plan starts:
 - Medical disclosures
 - Family history
 - Occupation
 - Travel or residence (other than for holidays)
 - Pastimes
 - Alcohol consumption
 - Start smoking
 - Use of recreational drugs, for example, cocaine or heroin. (Note these examples are not intended to be a complete list.)

If you do not do this, it could mean your plan will not pay out and the policy could be cancelled.

- Pay the premium by direct debit every month or annually by direct debit or cheque during the period of cover.
- To tell us if you change your occupation or if you become unemployed as this may affect your cover.
- To tell us of any claim within the time limits we set.
- To select an appropriate level of cover and review it regularly to make sure you have enough for your needs but not more than we will pay.

Risk factors

The plan carries the following risks:

- If you stop paying your premiums your cover will end 30 days after the first missed premium. However, premiums are not payable when you are receiving benefit having made a claim. (See the 'Waiver of payment' section on page 8.) If you have selected Unemployment Cover however, these premiums will continue during a claim.
- The cover may be less than you need if you don't review it regularly to keep it in line with your mortgage payments.
- If your income does not support your chosen cover, then your benefit will have to be reduced. We won't give you back any of your premium payments if this happens.
- The benefit we pay under the plan may affect your claim to some means tested State Benefits. Your entitlement to State Incapacity Benefit won't be affected.
- The benefit we pay under this plan may affect your claim to benefits under other income protection policies.
- State Benefit, including Incapacity Benefit, rules may change.
- The present tax treatment may change.
- In future, we will review the premium payments. Please see the 'What will my premium payments be?' section on page 9. This could lead to a change in premiums. This does not apply to Unemployment Cover.
- If your mortgage payments to your lender do not move in line with our stabilised interest rate*, the benefit may not be enough to cover your whole mortgage payment.
- If this cover is not being used to protect a new mortgage, remortgage or a further advance on your existing mortgage, this will invalidate any claim made.
- The premium for Unemployment Cover, if you choose to include it, is not guaranteed. In future we may change the premium payments for people covered by this option because of factors such as claims costs. However, we will tell you at least 30 days before this happens.
- We will not pay out in the circumstances described under 'When will the plan not pay out?' on page 8.
- If you cancel your Mortgage Payment Insurance cover your Unemployment Cover will also be cancelled.
- If you do not truthfully provide all the information we ask for on the application form or at the time of a claim, we will not pay out under the plan.
- You should ensure that the term of the plan is long enough to cover the term of your mortgage otherwise you may not be fully protected.
- The conditions or benefits covered by your policy may be subject to exclusions after we underwrite your application.
- We will not pay out a claim from an excluded cause.

* A variable rate which will never be more than 15% or 1% different from the Woolwich PLC standard variable rate for new mortgage advances. If this rate is unavailable, Legal & General will use an appropriate rate from another UK mortgage lender.

YOUR QUESTIONS ANSWERED

What is Legal & General's Mortgage Payment Insurance plan?

It is a plan designed to give you a regular benefit to help pay your mortgage if you suffer illness or injury and are unable to work resulting in a loss of earnings. This cover is available if you are taking out a new mortgage, a further advance on your existing mortgage or you are remortgaging. You select the features of the plan to make sure the cover is right for you.

- You decide:
 - the amount of benefit you require – subject to the limits in 'The amount of benefit that can be paid' section
 - how soon you need the benefit to start - see 'When benefit payments start' section
 - for how long you want the benefit to be paid – see 'How long the benefits can be paid' section
 - for how long you want the cover to last
 - if you want to add the option of Unemployment Cover.
- You pay regular premiums to keep the cover in force.
- We provide cover until your policy ends no matter how many claims you make.
- You tell us when illness or injury has stopped you working or if you become unemployed.
- We pay you a monthly benefit for as long as the claim is valid.
- If you have chosen the unemployment option we pay you a monthly benefit for up to 12 months if you become unemployed through no fault of your own.

| Mortgage Payment Insurance Products | Minimum Term | Maximum Term | Maximum age (age next birthday) the plan must end by |
|-------------------------------------|--------------|--|--|
| Mortgage Payment Insurance | 5 years | 30 years or the earliest of the following events: <ul style="list-style-type: none"> When your mortgage ends At your planned retirement date When you reach your 69th birthday | 69 |
| Unemployment Cover | 1 month | Unemployment Cover is a monthly renewable contract and will continue until: <ul style="list-style-type: none"> The Mortgage Payment Insurance comes to an end Your mortgage ends You reach 65 or the normal retirement age at your place of work You stop paying the required payments You die whichever occurs first | 65 |

How much does the plan cost?

You pay a premium every month by direct debit or annually by direct debit or cheque to keep your cover in force. Your premium depends on the following:

- Your personal circumstances – for example, your age, health, sex, occupation and whether you smoke
- The amount and type of cover you choose
- How long you decide you want the cover to last.

If you stop paying your premiums, your cover will end 30 days after the first missed premium.

The plan has no cash in value at any time.

How much does the plan pay out?

For Mortgage Payment Insurance the plan pays out a monthly benefit. You decide how much you would like this to be when you take the plan out.

How do I select the plan's features so that it meets my needs?

This section deals with the choices you make when setting up your plan.

The amount of benefit that can be paid

You choose the amount of benefit you'll need.

Remember that tax and national insurance are deducted from your normal earnings, but not from the benefits we pay you.

This means that you should not need benefit which is more than 140% of your mortgage payment or 50% of your pre-incapacity earnings up to £45,000 together with 20% of your pre-incapacity earnings over £45,000. This is the maximum which we will pay out.

The maximum benefit for Housepersons is £600 per month.

See also the 'Other income which may reduce your benefit' section.

The earnings upon which to base your cover

When choosing your cover, remember that if you claim, we'll pay benefit based on your pre-incapacity earnings. See previous, 'The amount of benefit that can be paid' section.

Income received from savings and investments isn't taken into account.

We'll ask for evidence of your earnings.

If you are self employed or a contract worker we will use the average of your past three years personal taxable earnings (not including any state benefits received) to find your maximum benefit allowed.

Increasing your cover – (further mortgage option)

You may choose to increase your cover with no further medical questions being asked. You can use this option if your mortgage payments increase during the term of your plan due to moving home or improving your home. This is only available if you take out the plan before your 45th birthday and have been accepted at normal rates. Also, it must be exercised before your 50th birthday. An appropriate premium increase will apply when your cover increases. See also “The amount of benefit that can be paid” section.

Automatic increases to your benefit payments

Benefit payments move in line with our stabilised interest rate* to help ensure that you are covered for any fluctuations in interest rates.

* A variable rate which will never be more than 15% or 1% different from the Woolwich PLC standard variable rate applicable for new mortgage advances. If this rate is unavailable, Legal & General will use an appropriate rate from another UK mortgage lender.

When benefit payments start

There will be a period when you are first unable to work for which we do not pay benefit. This is known as the deferred period. You can choose between 4, 8, 13, 26 and 52 weeks. The four week deferred period is only available to occupation classes 1 and 2. For Unemployment Cover, the deferred periods available are 4, 8, or 13 weeks. Your adviser can tell you what class applies to you. The longer the deferred period, the cheaper your policy will be. Your benefit payments will start one month after the end of the deferred period and will then be paid monthly in arrears.

Your choice of deferred period should allow for any earnings which you expect to continue after you stop working, such as sick pay, or how long you are prepared to live on your savings.

How long the benefits can be paid

Mortgage Payment Insurance benefit will be paid until the first of the following happens:

- You recover and are no longer incapacitated
- You no longer suffer a loss of earnings
- The term of the plan ends
- Your mortgage is repaid or comes to an end unless you transfer cover within 60 days to a new mortgage with no interruption to premium payments
- You reach age 69
- You are entitled to a State Pension
- You die.

Unemployment benefit will be paid until the first of the following happens:

- You cease to be registered as unemployed at the Unemployment Benefit Office
- You return to work
- Your Mortgage Payment Insurance ends

- Your mortgage ends unless within 60 days you take out another mortgage and there is no gap in your monthly premium payment.
- You reach age 65
- You reach normal retirement age at your place of work
- You die.

If you choose Unemployment Cover and you become unemployed through no fault of your own, we will pay benefit for a maximum of 12 months in any one claim. Cover will then continue and further claims can be made if you meet the criteria as shown in your unemployment policy document.

How long the cover should last

You choose for your plan to end when you think you would no longer need the benefits, but the plan should end no later than the end of your mortgage term.

Medical and other details we may need

Your application will include questions about your medical history, earnings, occupation and other personal circumstances. We may request additional medical evidence to support your application.

You must tell us about any pre-existing medical conditions. If you do not, it may affect your claim.

We may apply specific exclusions when we accept your policy, such as excluding certain illnesses, conditions and pre-existing medical conditions. If this is the case these will be shown in your policy schedule under the section Special Provisions.

Further details of what cover is available together with any limits to the cover are provided in the sample policy document (under the section Policy Conditions) and the Technical Guide. You can ask us for a copy of any of these.

What other benefits can I choose?

Legal & General's Mortgage Payment Insurance provides you with a range of options to choose from when you first take out your plan, including:

Unemployment Cover

With this option we will pay a monthly benefit to help maintain your mortgage payments if you become unemployed through no fault of your own. The benefit moves in line with our stabilised interest rate* (see page 6) and is paid for up to 12 months of unemployment starting after a period of 4, 8 or 13 weeks. You choose this deferred period at the outset. Benefit is available up to the age of 64 (or until the normal retirement age at your place of work if this is earlier), and acceptance for cover is subject to certain conditions.

A claim can be made after 60 days (for a new mortgage or remortgage) or 120 days (for an existing mortgage) from the start date of the policy.

The benefit includes a service called 'LifeTrack Direct' which offers help and advice in finding a new job if you become unemployed and make a claim. LifeTrack Direct is a telephone based service which helps you to look for other jobs, gives advice on how to write a Curriculum Vitae and even keeps a database containing thousands of jobs. This service is completely free.

Unemployment Cover is not available to 'Housepersons'. There are a few other restrictions. Please refer to your Policy Document or ask your financial adviser for full details.

* A variable rate which will never be more than 15% or 1% different from the Woolwich PLC standard variable rate applicable for new mortgage advances. If this rate is unavailable, Legal & General will use an appropriate rate from another UK mortgage lender.

Joint cover

Joint cover is not available. However, two single plans can be taken out to cover the same mortgage. There are separate levels of cover and you can choose how it is split between you, for example, based on the ratio of your earnings.

How flexible is it?

This section deals with choices you can make once your plan has started.

Regular review of your cover

You should consider how your earnings and living costs have changed since you last reviewed your cover. If you wish to increase your cover by more than any automatic options provided by your plan, please contact your usual financial adviser. Any increase in cover (except for further mortgage options), will be subject to a fresh assessment of your health, earnings, occupation and other personal circumstances. If accepted, your premium payments to us will increase.

Suspending your cover

If you have not selected Unemployment Cover and become unemployed, we will not pay any unemployment benefit. However, your Mortgage Payment Insurance cover will continue as a 'Houseperson' (that is, not in gainful employment) and if you become unfit to work and are unable to carry out three of six functional assessment tests we will pay your benefit up to a maximum of £600 per month until you are fit to return to work, your mortgage ends or you reach the end of your policy, whichever is earliest.

Change of occupation

You must tell us if you change your occupation after the plan starts. If you do not this may affect your cover.

When will the plan pay out?

When to claim

When you are unable to work because of illness or injury resulting in a loss of earnings.

Becoming unemployed will not give rise to a claim under Mortgage Payment Insurance. Cover will continue but the benefit limits and the definition of incapacity will be those for a 'Houseperson'. Premiums will continue at their original level.

However, if you have included Unemployment Cover in your plan, in order to claim you must be unable to work because of involuntary unemployment and be registered as unemployed at the Unemployment Benefit Office.

If you are self-employed, your unemployment must result from the involuntary total cessation of trading of your business.

The deadline for claiming

Tell us as soon as possible, but no later than four weeks from when you are first incapacitated as this may delay or reduce your payment. For unemployment claims, please tell us no later than 90 days from when you become unemployed.

Please quote your policy number. We will send you a claim form to complete and return. We will then consider your claim. We may ask you to provide us with certificates or other evidence as required.

The extent of incapacity

The extent of incapacity giving rise to a claim depends upon your particular plan and occupation. There are three ways in which you can qualify for Mortgage Payment Insurance. These are:

- If you are totally unable by reason of sickness or accident to perform your own occupation and you are not following any other occupation.
- Your inability to carry out three out of six functional assessment tests. To claim benefits you must be under the care of a specialist appropriate to your condition and not doing any other work.
- Or a combination of the two above – whereby for the first two years of a claim your benefit will be paid if you are totally unable by reason of sickness or accident to perform your own occupation and you are not following any other occupation, after which the extent of incapacity will be based upon your inability to carry out three out of six functional assessment tests.
- **Functional assessment tests definition**
Under this definition the plan will pay out if, due to illness or accident, you suffer an irreversible mental or physical disability which, in the opinion of Legal & General's Chief Medical Officer, results in you being permanently unable to carry out at least three of the following functional assessment tests without the help of another person:

Walking – the ability to walk a distance of 200 metres on flat ground with or without the aid of a walking stick and without stopping or experiencing discomfort

Bending – the ability to get into or out of a standard saloon car and the ability to bend or kneel to pick up an object from the floor and straighten up again

Communicating – the ability to answer a telephone and to take a message

Reading – having the required eyesight (corrected if necessary) to be able to read a daily newspaper

Writing – having the physical ability to write legibly using a pen or pencil without aid

Climbing – having the ability to climb a flight of 12 stairs without stopping or suffering severe discomfort

We will tell you when you apply which definition applies to you.

Please refer to your Policy Document for full details and the definitions of incapacity relevant to your plan.

How we assess your claim

We will look at the duties of your occupation at the time of a claim, your ability to do them and whether adjustments can be made to help you do them.

We will ask for evidence of your loss of earnings and you will need to complete a medical authorisation form which will permit us to contact your doctor throughout the period of the claim. You will have to pay for the initial medical report.

How long is the claim paid for?

Mortgage Payment Insurance benefit will be paid until the first of the following happens:

- You recover and are no longer incapacitated
- You no longer suffer a loss of earnings
- The term of the plan ends
- Your mortgage is repaid or comes to an end unless you transfer cover within 60 days to a new mortgage with no interruption to premium payments
- You reach age 69
- You are entitled to a state pension
- You die.

Unemployment benefit will be paid until the first of the following happens:

- You cease to be registered as unemployed at the Unemployment Benefit Office
- You return to work
- Your Mortgage Payment Insurance ends
- Your mortgage ends, unless within 60 days you take out another mortgage and there is no gap in your monthly premium payments
- You reach age 65
- You reach normal retirement age at your place of work
- You die.

Claiming again after returning to work

For Mortgage Payment Insurance, there is no limit to the number of claims you can make.

You must restart premium payments when your claim ends so your cover is maintained.

If you need to claim again for the same cause or become unemployed again within three months of returning to work, then the deferred period will not apply.

Returning to part time or less well paid work

In addition to the money you earn we'll pay you a reduced benefit which takes account of your lost earnings.

If due to your incapacity you are only able to work (in either

the same occupation or a different one) in a less well paid position, the benefit amount will be reduced in proportion to the reduction in your income.

If you receive benefit and then return to work on lower pay we will pay your reduced benefit immediately.

If you are incapacitated, but return to work before the end of the deferred period without receiving benefit on a lower pay than before your incapacity, we will pay the reduced benefit from the end of the deferred period. You must satisfy the definitions of incapacity during your period of incapacity.

You may also be eligible for rehabilitation benefit. Each month of a claim payment will result in a credit of one month's rehabilitation benefit up to a maximum of three months. If you have selected a deferred period of four weeks, this will not apply until two months benefit has been paid. This means that you may enjoy benefit as well as receiving a salary at a time when you need to get back on your feet.

How benefits are paid

Your benefit payments will start one month after the end of the deferred period and will then be paid monthly in arrears. Unemployment benefit is paid for each day you remain unemployed.

Premium payments when claiming

You should continue to pay premiums until we accept your claim. Premiums for Mortgage Payment Insurance will be waived while benefit is payable.

However, premiums for Unemployment Cover, if you select it, will continue to be charged. And if we accept a claim for Unemployment Cover you will need to continue paying your premiums for both types of benefit.

Other income which may reduce your benefit

We will reduce the benefit we pay if any of the following take you over the maximum allowable (which is explained in 'The amount of benefit that can be paid' section):

- Continuing payments from your employment – such as sick pay
- Pension payments - unless you would have received them if you were still working
- Other insurance benefits – if they arise because of your incapacity and either result in regular payments made directly to you or make regular payments on your behalf to a third party – such as a mortgage lender.

If your benefit is reduced we will not refund any of your premium payments.

We will not reduce your benefits as a result of you receiving:

- Incapacity benefit from the Department for Work and Pensions
- Income support or other means tested state benefits. However, benefit payments from your plan may affect your eligibility for means tested state benefits
- Investment income.

When will the plan not pay out?

Benefit won't be paid for incapacity arising from or aggravated by:

- Self-inflicted injury or intentional self-inflicted injury
- Alcohol or solvent abuse or the taking of drugs except under the direction of a registered medical practitioner
- War and civil commotion whether declared or not
- Taking part in a criminal act
- Unreasonable failure to seek or follow medical advice
- Any other risks as specified in the policy document*
- Infection with HIV or conditions due to AIDS in which case we will only pay 12 months benefit in total.

* In some cases we may apply additional exclusions when we accept your application.

If you live or travel outside of the European Union, USA, Canada, Australia, Isle of Man, Channel Islands, your cover will continue for up to one year, but if you claim, benefits will be payable for no more than three months.

In the event of complications arising from pregnancy, the deferred period will start at the end of the pregnancy.

If you choose Unemployment Cover your plan will not pay out:

- If you knew or should reasonably have known at the start that you might become unemployed
- If you become unemployed in the first 60 days (for a new mortgage or remortgage), or 120 days (for an existing mortgage) of cover
- If you have not been in six months continuous employment or self employment at or since the start date of your policy
- If your unemployment is voluntary
- If it results from misconduct, wilful act or dishonesty
- If it arises from your being involved in a strike or labour dispute
- If your unemployment follows a period of casual or temporary work or a fixed term contract
- If unemployment is a normal feature of your work
- If you are resident outside the United Kingdom, the Channel Islands or the Isle of Man.

What other features are there?

The plan includes a number of benefits included automatically. These are listed below:

- **Regular reviews** – see the 'Changes to your premium payments in the future' section.
- **Increasing your cover** – see the 'Increasing your cover' section.
- **Waiver of payment** – You do not have to pay premiums while you are receiving a monthly benefit when you are incapacitated. Your premiums are waived until you are fit enough to return to work. This option is not available on premiums for Unemployment Cover.
- **Proportionate benefit** – If, because of your incapacity, you return to work in a job which pays less money, we will pay you a reduced amount of benefit in proportion to your new earnings. If you return to work in these circumstances before receiving benefit, your reduced benefit will be payable after the deferred period. If you return to work after receiving benefit, the reduced amount will start immediately. See the 'Returning to part time or less well paid work' section.
- **Rehabilitation benefit** – see the 'Returning to part time or less well paid work' section.
- **Discounts for non-smokers**
- **SmoothMove** – To provide SmoothMove, Legal & General have teamed up with Inter Partner Assistance, one of the largest international emergency assistance organisations. If you have a new mortgage or are moving house, your plan includes 'SmoothMove' – a free 24 hour rescue service for unexpected hitches during moving day. Please ask your adviser for more details. Inter Partner Assistance provides the SmoothMove Insurance Plan. For full details of SmoothMove, please see the Key Features and Policy Terms and Conditions of the SmoothMove Plan, which your adviser will provide.
- **LifeTrack Direct** – see the Unemployment Cover paragraph in the 'What other benefits can I choose?' section.

What will my premium payments be?

Your illustration will show the normal cost of the cover you have chosen.

Your premium payments depend on your age, sex, occupation, smoker status, pastimes, medical history, other personal circumstances and upon the level and features of the cover you choose. We will tell you the actual cost you will pay once we have assessed your application. Non-smokers pay lower premiums than smokers.

Payments to us can be monthly or annually. Premiums must be paid by direct debit except annual premiums which can be paid by either direct debit or by cheque. If Unemployment Cover is selected, premiums must be paid monthly by direct debit.

Changes to your premium payments in the future

If your plan runs for 10 years or more, your premiums are guaranteed to stay the same for the first five years. They will then be reviewed and may increase depending on factors such as claims costs and interest rates. For shorter periods of cover, premiums are reviewed five years before the end of the plan. Your premiums will also increase if you increase your cover. The premium for Unemployment Cover, if you choose to include it, is not guaranteed. If we need to change the payments we will always let you know at least 30 days before in writing.

What happens to the plan if I die?

Your plan will end and no premium refund will be paid.

What are the charges?

The premium payments shown in your illustration include all the costs of administration, underwriting, claims and selling expenses, commission and the fees payable for any medical examinations which we ask you to attend.

What if I stop paying premiums?

If your premium remains unpaid for 30 days after its due date, your plan and cover will end. No further benefits or premiums will be payable. You will not get any money back.

Does the plan have a cash in value?

Your plan has no cash in value at any time.

What if I am not sure whether this product is suitable for me?

If you have any doubt about whether this product is suitable for your circumstances, please contact either Legal & General or your financial adviser. Legal & General only advises on its own life assurance and investment products.

How do I make a claim ?

If you need to make a claim for any benefit other than Unemployment Cover (detailed below), please write to us at:

Legal & General Claims Department
City Park
The Droveaway
Hove
BN3 7PY

When we receive notification of a claim we will send you a claim form to complete and return to us. We will then consider your claim. We may ask you to provide us with certificates or other evidence as required.

If you need to make a claim for Unemployment Cover, please contact us at:

Legal & General Insurance Services
PO Box 91
A1 Barnet Way
Borehamwood
Hertfordshire
WD6 2UN
Telephone 0845 200 3152

We may record and monitor calls. Call charges will vary.

We're here to help

If you have any queries, or would like more information, please contact your usual financial adviser. Or you can call the Legal & General helpdesk on 08700 104 080.

WE MAY RECORD AND MONITOR CALLS. CALL CHARGES WILL VARY.

FURTHER INFORMATION

Your cancellation rights

After we have accepted your application, we will send you notice of your right to cancel. By law we must send you this notice. We then give you 30 days to change your mind about starting the plan. If you do change your mind, you need to send the notice back to us at:

Legal & General Assurance Society Limited
City Park, The Drove Way, Hove BN3 7PY

We will then cancel the plan. If you do this, we will refund any premiums you have paid.

If you do not take this opportunity to cancel, and you want to do so at a later stage, you will not get any money back. If you want to cancel at a later stage, please write to the address above.

How to cancel your policy

To cancel your policy, please contact your insurance adviser. Alternatively, you may contact Legal & General at the address or telephone number shown on your policy schedule.

What about tax?

Present UK tax law and HM Revenue & Customs practice means that:

- You don't get tax relief on premiums
- You don't pay tax or national insurance contributions on your benefits
- Premiums for Unemployment Cover include Insurance Premium Tax

This may change in the future. Please ask your financial adviser for more details.

Law

This contract is governed by English law.

Language

We will communicate in English throughout the term of this contract.

Our regulator

We are authorised and regulated by the Financial Services Authority. We are entered on their register under number 117659. Unemployment Cover is provided by Legal & General Insurance Limited and they are entered on their register under number 202050. You can check this at www.fsa.gov.uk/register or telephone them on 0845 606 1234.

Complaints

If you wish to complain about any aspect of the service you have received from Legal & General, or you would like us to send you a copy of our internal complaint handling procedure, please contact our helpdesk on 08700 104 080.

We may record and monitor calls. Call charges will vary.

Alternatively you can write to us at:

Legal & General Assurance Society Limited, PO Box 1186,
Hove, East Sussex BN3 1SD.

For Unemployment Cover:

If you wish to complain about any aspect of the service you have received from Legal & General Insurance Limited, or you would like us to send you a copy of our internal complaint handling procedure, please contact our helpdesk on 0870 900 8829. We may record and monitor calls. Call charges will vary. Alternatively you can write to us at: Legal & General Insurance Limited, The Podium, Centre City House, 5 Hill Street, Birmingham B5 4US.

If you remain dissatisfied, you can complain to:

The Financial Ombudsman Service

South Quay Plaza, 183 Marsh Wall, London E14 9SR

Telephone: 0845 080 1800

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

Making a complaint will not affect your legal rights.

Compensation

The Financial Services Compensation Scheme covers the policies issued by us. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

The Financial Services Compensation Scheme may arrange to transfer your policy to another insurer, provide a new policy or if these actions are not possible, provide compensation. For Mortgage Payment Insurance, the first £2,000 of a claim is protected in full. Above this amount, the scheme covers payment to 90% of the value of the policy.

For Unemployment Cover:

The first £2,000 of any claim would be met in full. Above this amount, 90% of the remainder will be met.

You can get more information from the Financial Services Compensation Scheme. 7th Floor Lloyds Chambers, 1 Portsoken Street, London E1 8BN Tel: 020 7892 7300 Email: enquiries@fscs.org.uk Website: www.fscs.org.uk

Terms and conditions

This Key Features gives a summary of Legal & General's Mortgage Payment Insurance. It does not include all the definitions, exclusions and terms and conditions. If you'd like a copy of the full terms and conditions, please ask your financial adviser or contact us direct.

We have the right to change some of the terms and conditions. We'll write and explain if this happens. We'll also send you a copy of anything that's changed.