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Online Term Assurance 01

Policy Conditions

Legal & General Assurance Society Limited.
Registered in England No. 166055
Registered Office: Temple Court, 11 Queen Victoria Street, London EC4N 4TP
A member of the Association of British Insurers
www.legalandgeneral.com

W9953 03/04
Approval Number: H14340 Approval Date: 12/03/04



Policy Conditions

Online Term Assurance 01

These are the general Terms and Conditions which will form part of any policy with us for Term Assurance. Fuller specific Terms and Conditions will be applicable according to the particular information you present to us.

Section A

A1 There are no restrictions in the policy concerning occupation, foreign travel and residence, unless otherwise stated in the Policy Schedule.

A2 If, within the first year of the policy, the Life Assured or either Life Assured if Joint Life, commits suicide, the policy will be void. This condition shall not prejudice the interests of any third party who has bona fide acquired an interest for valuable consideration.

A3 If the Life Assured's, or either of the Lives Assured's if Joint Life, Date of Birth as set out in the Policy Schedule is incorrect, subject always to Legal & General's right to void the policy if there has been a failure to disclose a material fact, the terms of the policy shall be adjusted to those which would have applied had the correct Date of Birth been stated at outset.

Section B

All notices of assignment should be sent to our Principal Office.

Section C

C2 Premiums are due from the Policy Date set out in the Policy Schedule. Thereafter, they are payable monthly by direct debit, or annually by direct debit or cheque.

C3 Premiums are payable up to, but not including, the Expiry Date during the life time of the Life Assured, (Lives Assured if Joint Life).

C4 If Premiums are not paid within 30 days of each due date, the policy will lapse without a value and Legal & General's liability will cease.

Section E

E3 On receipt of proof of death of the Life Assured (or the first to die, if Joint Life) before the Expiry Date, the benefits set out in the Policy Schedule shall become payable. Once these benefits have been paid by Legal & General, no further benefits will be payable under the policy and the policy shall terminate.

E4 On survival of the Life Assured (both Lives Assured if Joint Life) to the Expiry Date no benefit will be payable and the policy will terminate and no further benefits or premiums will be payable.

Section G

This policy shall be governed and construed in accordance with English Law.

Section H

When giving instructions in relation to any provisions of the policy, you should send the policy document, clear written instructions, and proof of title to the policy, to our Principal Office. In the case of a claim for benefit due to the death of the Life Assured, (first to die if Joint Life) proof of death, and of the age of the Life Assured, (Lives Assured if Joint Life) in addition to such other documents and information as Legal & General may reasonably request should also be sent.

Section I

All rights mentioned in this policy are conferred upon the policyholder as grantee of the policy, or their successor in title, and the phrase "you" and "your" wherever used should be construed accordingly.

DEFINITIONS

EXPIRY DATE – the date that cover under this policy will cease, set out in the Policy Schedule.

LEGAL & GENERAL – Legal & General Assurance Society Limited.

LIFE ASSURED/LIVES ASSURED – the person(s) on whom the risk of death is effected.

POLICY ANNIVERSARY – any annual anniversary of the Policy Date.

POLICY DATE – the date of commencement of the policy, set out in the Policy Schedule.

POLICY SCHEDULE – the schedule outlining the details of your policy which will be sent to you when your policy starts.

PRINCIPAL OFFICE – the Principal Office of Legal & General currently situated at 2, Montefiore Road, Hove, East Sussex, BN3 1SE. All correspondence should be addressed to Legal & General Assurance Society limited, PO Box 1186, Hove, East Sussex, BN3 1SD.

SUM ASSURED – the initial value of life cover set out in the Policy Schedule