

Follow the next steps to your life insurance

We are committed to the smooth and efficient handling of your application, which is why we have introduced Express Underwriting.

Life Insurance (and Critical Illness) applications have to be approved by insurance companies using Underwriters. Express Underwriting speeds the process up, making your insurance as easy to start as possible.

Express Underwriting means that when the time comes for you to answer medical questions, you can do so at a time and a place convenient to you.

Your privacy and convenience are paramount, you will only deal with trained professional staff who will support you through the application process.

step 1

Complete the basic application and forward it to us.

step 2

As part of your application, you will have already told us your preferred times for us to contact you. We will call you and ask you to answer a few simple details to confirm your identity, we will then work through the insurance company's underwriting questions with you.

Preparation

Please be prepared to answer the questions fully. These will cover your recent medical history, including serious illnesses and injuries, information about your lifestyle and details of your height and weight. If you have selected Critical Illness insurance, you will be asked about any serious illnesses suffered by your immediate family (mother, father, brothers or sisters).

Confidentiality

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

step 3

We will now be in a position to either start your policy or advise you of the next steps to ensure we can start your policy when it is needed.

step 4

It is common for insurers to want to write to your Doctor or ask you to attend a medical. If either of these prove necessary they will be arranged at your convenience and at no cost to you.

step 5

Once the policy has started your policy documents will be sent to you for safe keeping.

We are here to support you at all times, please call us if you have any questions on:

0800 195 9779

We record all telephone calls for quality assurance purposes.

Express Underwriting is provided by Direct Life & Pension Services Limited which is authorised and regulated by the Financial Services Authority. Registered office: The Bailey, Skipton, North Yorkshire BD23 1DN. Registered in England No: 2467691.