

# Early Days Advance Payment

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**We help keep you and your family's lives on track.**

We know that when a claim is made, you and your loved ones' everyday bills don't just stop. That's why we offer Early Days Advance Payment, available when you take out a Life Insurance or Life Insurance with Critical Illness Cover policy. It's a payment of up to £5,000, to help bring some early financial relief whilst a valid claim is assessed.



**direct line**

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life insurance  
provided by Legal & General

# Your needs are our priority

Thank you for choosing Direct Line life insurance provided and administered by Legal & General. Direct Line has chosen Legal & General as its provider of life insurance as they've been helping people to protect their families financially since 1836.

Unless otherwise indicated, all references to 'us', 'our' and 'we' indicate Legal & General.

## How Early Days Advance Payment can help

When a bereavement or critical illness happens, you and your family might need to stop for a moment to allow time to cope and adjust. However, the reality is that the mortgage, bills and other regular payment commitments don't stop. Early Days Advance Payment is about giving you some important financial peace of mind when you and your family need it most.

Depending on your needs, some of the costs it could help with are:

- Mortgage, personal loan or credit card repayments
- Weekly food shop
- Childcare
- Hospital costs
- Contribution towards the cost of a funeral

## How it works – 4 easy steps

### 1. When we will make the early days advance payment

If a valid claim is made during the policy term, we'll check that the claim meets the policy definition.

Once we've done this, we may be able to pay the full amount of cover, unless we need to assess this further.

If this happens then we'll make an Early Days Advance Payment.

### 2. The amount you'll receive

An Early Days Advance Payment is £5,000 unless your amount of cover is lower, in which case we'll pay that amount.

### 3. The rest of the claim

We'll continue assessing your claim, assuming everything is OK, we'll be able to pay your remaining amount of cover. If the claim is unsuccessful though, we won't ask for the Early Days Advance Payment back.

### 4. Important things you need to know

We won't be able to make an Early Days Advance Payment if there's evidence that you gave wrong information or you didn't tell us information that we asked for at the time of your application. Make sure you fill in the application carefully, and call us if you have any questions.

No matter how many Legal & General policies you have, we will only make one Early Days Advance Payment.

## We pay out when you need us

When it comes to financial protection, we understand that trust really matters. In 2016, Legal & General paid £606 million in life, terminal illness and critical illness claims.

Direct Line Life Insurance is provided by Legal & General Assurance Society Limited. Registered in England and Wales No. 166055.

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