



Immediate Cover

Immediate Cover provides you with temporary cover of the same type whilst we assess your application.

You will have Immediate Cover from the date your fully completed application is submitted to us, providing you are aged under 60 or under the maximum entry age for the product, whichever is lower, and you have completed your direct debit details. Immediate Cover will end 14 days after a decision is made or when the cover starts (whichever is soonest), up to a maximum of 90 days.

If we decide we can't offer you cover, we have to postpone making a decision on your application, or you withdraw your application, your Immediate Cover will end immediately.

Immediate Cover is only available when applying for the following products:

- Term Assurance (including Business Protection and Life Start)
- Critical Illness (including Business Protection, Key3 and CIC Start)
- Relevant Life Insurance
- Whole of Life Insurance (including Care Cover with Whole of Life)
- Family Income Benefit
- Income Protection

Immediate Cover is available if you are only applying for this type of insurance with AIG. It will not be available if you are applying to other insurers as well as AIG for the same type of cover. Immediate Cover is not available on Instant Life Insurance.

How much will we pay

We will pay the lower of:

- The total sum assured applied for on your applications for the covers listed above;
- £1,500,000 for Term Assurance, Relevant Life Insurance and Whole of Life Insurance;

- £500,000 for Critical Illness;
- The monthly benefit for Income Protection up to a maximum of £25,000 per annum; or
- £60,000 per annum for Family Income Benefit.

Where you're applying for Family Income Benefit, we will calculate the sum assured for the purpose of Immediate Cover as an amount equal to the monthly benefit amount applied for multiplied by the term of the policy in months.

When we will not pay the benefit

We will not pay the benefit if:

- We discover that any information you provided in your application is incomplete, untrue or inaccurate;
- The claim is linked to a medical condition or symptoms that already exist on or before the date your Immediate Cover started. This includes any illness, disease or condition for which the person covered received treatment or advice from a registered medical practitioner. It also includes any symptoms the person covered suffered relating to a physical or mental condition, even if the person covered hadn't yet sought medical advice or attention with a registered medical practitioner;
- The claim is caused as a result of your own actions;
- The claim is caused by taking part in a hazardous activity we've asked you about on your application form, or is caused whilst undertaking the duties of any occupation for which terms would not have been offered, or the claim event is related to an exclusion that would have been applied to the benefit; or
- You have applied to insurers other than AIG for this type of insurance.