

Questions about the person covered

These questions are about the person covered and will be asked in any application for YourLife Plan, Instant Life Insurance, Whole of Life Insurance, Care Cover with Whole of Life Insurance, Life Start, CIC Start, Key3, Business Protection or Relevant Life Insurance, unless indicated otherwise. They should always be answered by the person covered.

Guidance for the intermediary

Is this an application form?

No, this isn't an application form as we only accept online applications.

This form is only intended to help you collect the information we'll ask for when you apply online - we may not ask for all the information your client provides on this form, or we may ask your client to complete additional questions, depending on their age, gender, medical history and covers applied for. You'll need to transfer your client's answers faithfully.

You can download a copy of our medical data capture form from our website. It contains some of the extra questions we ask about common conditions like asthma, backache, diabetes, growths, cysts and lumps, heartburn, heart disease, high cholesterol, hypertension (high blood pressure) and musculo-skeletal injuries. If your client discloses anything else, you can use the 'additional medical information' section in this form to collect the basic information about their condition.

What if the policy will be owned by someone other than the person(s) to be covered (e.g. their employer)?

The person(s) to be covered will still need to answer all questions about themselves, as well as questions about the type of cover, and reasons for cover. Please make sure that you don't share their personal and medical details with the cover owner. You can do this easily by detaching the last page, which contains any details that the cover owner may need to provide (e.g. payment details).

Guidance for the person(s) to be covered

Is this an application form?

This isn't an application form. We only accept online applications. Your financial adviser will transfer the information you provide on this form into our online application system. AIG Life won't receive a copy of this form and we'll base our decision on the answers your adviser enters into our online system.

Once your cover starts, we'll send you a policy pack, including a copy of the application details we received. Please check the application details carefully and inform us of any errors or omissions – it's your responsibility to make sure they're correct. Please be aware that any misleading, inaccurate or incomplete answers may lead to your policy being cancelled, or to a future claim being reduced or rejected. It's very important that you check these details carefully.

Which questions do I need to answer?

You must answer all of the questions unless they're highlighted with a bold border, in which case you only need to answer them if they apply to you based on your age, gender, medical history and the cover you're applying for. Please be aware that because of the way our online application form works, we may not require all of the information you provide on this form. Alternatively, we may ask additional questions that are not included on this form. Your adviser may therefore need to call you back for more information.

What happens if the answers are not honest, accurate and complete?

Any cover we offer you will be on the basis that the answers you've given us are honest, accurate and complete. Please check your answers carefully. When you receive your policy pack, please remember to check your application details and inform us of any errors or omissions. Any misleading, inaccurate or incomplete information could lead to your policy being cancelled, or to a future claim being reduced or rejected.

Do I need to tell you about the results of any predictive genetics tests?

You don't need to tell us about the results of any predictive genetic tests you may have had if the total combined sum assured of all the life insurance policies* you hold, including this application, is below £500,000.

If the total combined sum assured of all the life insurance policies* you hold, including this application, is above £500,000, you need to tell us if you've had a positive test for Huntington's disease. You don't need to tell us about the results of any other predictive genetics tests you may have had.

However, you can choose to tell us about any predictive genetic test results you've had that were favourable (i.e. results that confirm you have a normal or reduced risk of developing other inherited conditions), particularly if you have a family history of a condition we ask about.

*Life insurance policies (i.e. policies that pay out on death) includes term assurance, whole of life insurance, care cover with whole of life insurance, relevant life insurance, critical illness cover with term assurance, and family income benefit.

What if I'm not the cover owner?

If somebody else is going to own the cover, you must still complete all of the questions on this form unless indicated otherwise. To protect your privacy, the adviser should detach the questions that the cover owner should answer from this form to ensure your personal and medical details aren't inadvertently shared with the cover owner.

AIG Privacy Notice

The Personal information AIG collects about you, which includes sensitive information such as your health and medical history, may be disclosed to carefully selected third parties in order for us to provide your insurance and administer your policy. These third parties are:

- AIG Group companies: AIG Life Limited is a member company of American International Group, Inc. As such, we have group companies
 throughout the world, both inside and outside Europe (for example, in the USA)
- Our reinsurers (a list of these reinsurers can be provided on request)
- Our external third party service providers (including medical screening service providers)
- Your financial adviser
- Your own doctor and other medical consultants
- · Legal and regulatory bodies
- · Law enforcement and fraud prevention agencies, and
- Other insurance companies or organisations

AIG will never use your information for marketing purposes without your express permission. AIG may need to apply for a report from any doctor you've been seeing and needs your permission to do this. The report may include information about illness or injuries you've suffered and can be sent by post or electronically using secure software.

A medical report helps AIG to make a decision about your application and terms of your insurance, and monitor that the information you gave was accurate. This is because incorrect or misleading information could lead to the insurance being cancelled from the start, or risk a future claim being rejected or benefit being reduced.

AIG will capture your consent in a legally valid and binding way when you confirm your selections. Confirmation of your consent will be emailed to you when you submit your application, including further information about your rights.

In connection with your application for insurance, AIG will use an automated underwriting process to screen against pre-existing medical conditions. The system will use information you provide relating to the medical history and health of you, other people insured under the policy [and family medical history] to determine whether we are able to offer you an insurance policy and on what terms.

You have the right not to be subject to a decision which is based solely on automated processing, to express your point of view and contest the automated decision. You do not have to take part in this underwriting process, but if you don't AIG won't be able to provide you with an insurance policy. If you do not wish to be subject to AIG's automated decision making process we will be unable to continue with this application.

Please read our **privacy policy** (<u>www.aiglife.co.uk/privacy-policy</u>) for further details about how we use your personal information and automated decision-making tools.

Please confirm before completing this form

Please be aware, if you select 'No' we won't be able to process your details in relation to your application

Yes No

About you

All questions should be answered by the person(s) to be covered.

If the policy will be owned by someone else (e.g. your employer, a business partner or another person with whom you have a financial relationship), you don't have to share this information with them and your adviser should make every effort to keep it private.

Who is this quote for?	First person to be covered	Second person to be covered
Title		
First name		
Last name		
Date of birth		
In the last 12 months have you used cigarettes, cigars, a pipe, e-cigarettes or any nicotine replacement products (such as gums, patches or sprays)? If you've used non-nicotine e-cigarettes or vaping products for over 12 months, please answer no to this question.	Yes No	Yes No
Occupation		
Marital status		
Preferred contact time		
Preferred contact number		
Alternative contact number(s)		
Address*		
Postcode		
Email*		
How do you want to receive your policy documents and correspondence?	By email By post	By email By post

^{*}Please ensure you enter the postal and email addresses of the person(s) to be covered, not those of the adviser or intermediary

GP details

Please note: this section is mandatory. Your application cannot be progressed until this section is completed. If you haven't been registered with a GP within the UK, Isle of Man, Channel Islands, or Gibraltar for at least 2 years, we can't provide Income Protection cover.

GP details	First person to be covered	Second person to be covered
Do you have a GP in the UK, Isle of Man, Channel Islands or Gibraltar?	Yes No	Yes No
		on from your doctor and no UK, Isle of Man, n provided, we won't be able to proceed with
GP name		
Practice name		
Address		
Postcode		
Telephone		

In England, Wales and Scotland, statutory rights are set out in the Access to Medical Reports Act 1988; in Northern Ireland in the Access to Personal Files and Medical Reports (Northern Ireland) Order 1991; and in the Isle of Man in the Access to Health Records and Reports Act 1993. A report can be sent either electronically using secure software, or in the post. A report may be needed:

- To help us make a decision about your application and the terms of your cover, and
- So AIG can monitor that the information you gave was accurate. Incorrect or misleading information could lead to the insurance being cancelled from the start, or risk a future claim being rejected or the benefit being reduced.

Things you need to know before giving your permission

- If you haven't been registered with a GP within the UK, Isle of Man, Channel Islands, or Gibraltar for at least 2 years, we can't provide Income Protection cover.
- You can choose not to see the report before your doctor sends it, however you can still ask your doctor for a copy of the report up to six
 months after it's been sent.
- You can also ask to see the report before it's sent to us. It's up to your doctor which parts of the report they share with you. You'll have 21 days to arrange with your doctor to see the report. If you haven't reviewed the report in this time, your doctor will send it to us.
- You can ask your doctor to amend any part of the report you consider misleading or incorrect. If your doctor is unwilling to make changes, you may:
 - a) withdraw consent for the report to be issued;
 - b) ask for a statement setting out your views to be attached; or
 - c) agree to the report being issued unchanged

Your doctor is not obliged to show you any parts of the report that they believe might cause serious harm to your physical or mental health or that of others. Neither do they have to show you information about other people without their permission.

Do you wan	it to see a repo	rt betore it's se	ent to AIG
	$\neg \vdash$		

No

Yes

Your permission

I give my permission:

- For any doctor, who has had responsibility for my care in relation to my health, providing a medical report or medical records to AIG on AIG's request. Please note, AIG may request a medical report within 12 months of the start of your policy.
- For AIG to request from and to share my personal information, including special category information relating to my health, with other insurers about my application with AIG and any other application for life and health insurance that I've applied for. I consent to the other insurers providing information to AIG.
- For AIG to use the information collected for research and analysis purposes

l agree	I disagree

Covers selected

First person to be covered

Second person to be covered

Please include whether you're applying on a single or joint life basis and whether you or someone else (e.g. your employer) will own the cover. If you're applying for Whole of Life Insurance or Care Cover with Whole of Life Insurance, please also indicate if you're applying for joint life first event or joint life second event.

You will also need to include how much cover you want, how long for and whether you want the amount to stay the same, increase in line with RPI or decrease at a rate of 5, 6, 7, 8, 10, 11, 13, 15% per year.

Term Assurance (Please also indicate whether cover includes Waiver of Premium)	
Instant Life Insurance	
Family Income Benefit (Please also indicate whether cover includes Waiver of Premium)	
Critical Illness (Please also indicate whether cover includes Waiver Of Premium)	
Critical Illness with Term Assurance (Please also indicate whether cover includes Total Permanent Disability or Waiver Of Premium)	
Income Protection (You can only apply for income protection on a single life basis and only you can own the cover) (Please also select deferred period of 4, 8, 13, 26 or 52 weeks)	
Life Start – Term Assurance (Please also indicate whether cover includes Waiver Of Premium)	
CIC Start – Critical Illness (Please also indicate whether cover includes Total Disability, Total Permanent Disability or Waiver Of Premium)	
Whole of Life Insurance/Care Cover with Whole of Life Insurance (Please also indicate whether cover includes Waiver of Premium and if the cover is on joint life basis please indicate if it's joint life first event or joint life second event). Please indicate if this is Whole of Life Insurance or Care Cover with Whole of Life Insurance	

Relevant Life Insurance (Please include the name of your employer. You can only apply for Relevant Life Insurance on a single life basis and your employer will own the cover)				
Height and weight	First person to be	e covered	Second person	to be covered
What is your height?	Imperial		Imperial	
	Metric		Metric	
What is your weight?	Imperial		Imperial	
If you're in any doubt then we would ask you to weigh yourself first to make sure.	Metric		Metric	
If you're currently pregnant then please tell us your weight immediately before your pregnancy. If you've recently given birth please tell us your current (post-pregnancy) weight.				
Serious medical conditions		First person to be covered		cond person be covered
Have you ever been diagnosed or treated for	r any of the following?	_		
Diabetes, pre-diabetes, impaired glucos	se or insulin resistance			
Cancer, leukaemia, lymphoma, Hodgki spinal tumour	n's disease or any brain or			
Heart disease including heart attack, an	ngina or cardiomyopathy			
Heart valve disease or problems with ci arteries	rculation in your veins or			
Stroke, brain haemorrhage or aneurysm or TIA	n, brain injury, mini stroke			
Multiple sclerosis, motor neurone diseas neurological condition	se or progressive			
HIV positive or hepatitis B or C				
Kidney failure or transplant				
None of these				
Have you ever:		-		
Had a mental health condition requiring clinic including A+E	g admission to a hospital or			
Been referred to a psychiatrist				
Tried to end your life				
None of these				
We understand this is a sensitive questi- understand your mental health history.	on, it is needed to help us			

First person to be covered

Second person to be covered

In the last 3 months have you had any of the following symptoms, whether you have consulted with a medical professional or not?	
Please select all that apply	
Chest pain or shortness of breath	
Persistent cough (lasting longer than 2 weeks)	
Unexplained weight loss	
Bleeding from the bowel or a change in bowel habit	
A breast lump or any change to your breasts, or a testicular lump or changes to your testicles	
Any other growth or lump, mole or skin blemish which has changed in appearance	
Started having fits or seizures for the first time	
None of these	
Are you waiting for any of the following investigations or their results?	
ECG, echocardiogram or other heart investigations	
Biopsy	
CT, MRI, ultrasound or other type of scan	
Chest x-ray	
Internal camera investigations (e.g. endoscopy or colonoscopy)	
Mammogram or breast investigation	
None of these	

If you're waiting for purely routine pregnancy investigations then you don't need to tell us about them.

General medical health	First person to be covered	Second person to be covered
For everyone, please answer below:		
In the last 5 years have you had:		
A mental health condition, anxiety, depression or stress	Yes No	Yes No
An eating disorder	Yes No	Yes No
Thoughts about harming yourself or harmed yourself	Yes No	Yes No
None of these	Yes No	Yes No
In the last 5 years have you had:		
Numbness, or recurrent/prolonged pins and needles	Yes No	Yes No
Muscle weakness	Yes No	Yes No
Loss of balance, dizziness, or difficulty with co-ordination	Yes No	Yes No
Tremor or involuntary shaking of the limbs	Yes No	Yes No
Loss of speech or difficulty swallowing	Yes No	Yes No
Blurred or double vision	Yes No	Yes No
None of these	Yes No	Yes No
If you're applying for Income Protection, Waiver of Premium, Total Permanent Disability, Total Disability please answer below. In the last 5 years have you had:		
Back or neck pain, sciatica, or anything else affecting any of your joints or muscles? Please include arthritis, gout, and repetitive strain injury.	Yes No	Yes No
If you're applying for Income Protection please answer below:		
Any recurrent insomnia or sleeping difficulty, recurrent tiredness, fatigue or long covid?	Yes No	Yes No

General medical health

First person to be covered

Second person to be covered

If you're applying for

- Life cover aged 65 and over
- Critical Illness and Income Protection aged 55 and over please answer below.

In the last 5 years have you had:

Any memory loss, confusion or any changes to your concentration levels or communication skills? Please tell us about this even if you haven't seen a medical professional.

Yes No

Yes No

If you're applying for Critical Illness (all types) please answer below:

In the last 5 years have you had:

Any lumps, growths, cysts or changes within your breasts or testicles? Please include any instances of these, whether you consulted a doctor or not.

Any other lump, growth, cyst, mole or skin blemish which:

- You have sought medical advice about
- Is new, or has changed in appearance, or has bled

Yes No

Yes No

Yes No

	person covered		Second perso to be covered	
If you're applying for Income Protection, please answer below:				
In the last month have you used any medication which requires a prescription from a doctor?	Yes	No	Yes	No
For everyone, please answer below:				
In the last 3 years have any of these applied to you:				
I've consulted with or been referred to a medical practitioner other than my GP. This can include virtual or online consultations	Yes	No	Yes	No
I've taken or been prescribed treatment for 4 weeks or more	Yes	No	Yes	No
I've been advised to have medical investigations or scans	Yes	No	Yes	No
I've been under routine review with my GP or a specialist for a medical condition	Yes	No	Yes	No
If applying for Income Protection, Waiver of Premium, or Total Permanent Disability please answer below:				
I've had more than 2 consecutive weeks off work due to illness or an accident	Yes	No	Yes	No
If you're aged 55 or over, or answered YES to any question in the previous m medical conditions questions below. If you're currently under the age of 55 are to Family Health.				
Additional medical conditions	person covered		Second perso to be covered	
In the last 5 years have you had or been treated for:				
Raised blood pressure				
Raised cholesterol				
Neither of these				

In the last 5 years have you had or been treated for		
Chest pain		
Irregular heart beat or palpitations		
megnar hearr bear or palphanons		<u> </u>
Neither of these		
		<u></u>
In the last 5 years have you had or been treated for		
Any prostate problems		
An abnormal cervical smear		
Any other gynaecological problems		
None of these		
None of mese		
If you're aged 65 and over please answer below:	-	
In the last 2 years have you had any falls where you've needed		
medical attention?		
Do you have or have you ever had Parkinson's disease, cerebral		
palsy, epilepsy, paralysis, Alzheimer's disease, dementia or any other		
disease of the central nervous system?		
In the last 5 years have you had or been treated for:		
in the last 3 years have you had or been healed for.		
Crohn's, colitis, IBS, or anything else affecting your stomach,		,, ,,
bowel or digestive system?	Yes No	Yes No
Abnormal liver function tests, fatty liver, cirrhosis or anything else affecting your liver or pancreas?	Yes No	Yes No
Asthma, COPD, sleep apnoea or anything else affecting your	Yes No	Yes No
lungs or breathing? Any kidney, bladder, or other urinary problems, including blood	163	163
or protein in the urine, urinary tract infections, or recurrent stones?	Yes No	Yes No
If applying for Critical Illness (not Key 3), Income Protection, Waiver of		
Premium, or Total Permanent Disability:		
·		I -
Any problems with your ears, hearing or balance?	Yes No	Yes No
Any problems with your eyes, including optic neuritis?	Yes No	Von NI
, p , , ,	Yes No	Yes No
In the last 2 years have you sought medical advice for any symptom or		
condition not already mentioned?	Yes No	Yes No

Additional medical information

If you answered **Yes** to any question in the **serious medical conditions** or **general medical health** sections, our online system will ask specific questions about your condition(s). Please use the additional medical information section (or our medical data capture form) to give as much detail as you can about your condition(s) or, if a diagnosis hasn't been made, the symptoms suffered.

Condition 1	First person to be	covered	Secon	nd person to be	covered
Name of condition and question to which it relates					
When was this first diagnosed?					
When was your last review date?					
At your last review, were you advised to increase, decrease or stop treatment, or were you discharged?					
When was the last time you experienced symptoms?					
Please note here any relevant readings					
What treatment did you receive?					
Are you currently receiving any treatment?	Yes	No		Yes	No
Are you now fully recovered?	Yes	No		Yes	No
Does it impact on your ability to work, or have you been off work due to this problem?	Yes	No		Yes	No
If so, for how long and when did you return?					
Please list any associated conditions					
If a diagnosis hasn't been made, please list the symptoms suffered					
lotes					

Condition 2	First person to be covered	Second person to be covered
Name of condition and question to which it relates		
When was this first diagnosed?		
When was your last review date?		
At your last review, were you advised to increase, decrease or stop treatment, or were you discharged?		
When was the last time you experienced symptoms?		
Please note here any relevant readings		
What treatment did you receive?		
Are you currently receiving any treatment?	Yes No	Yes No
Are you now fully recovered?	Yes No	Yes No
Does it impact on your ability to work, or have you been off work due to this problem?	Yes No	Yes No
If so, for how long and when did you return?		
Please list any associated conditions		
If a diagnosis hasn't been made, please list the symptoms suffered		
me symptoms somered		
Notes		

Condition 3	First person to be	covered	Seco	ond person to be	covered
Name of condition and question to which it relates					
When was this first diagnosed?					
When was your last review date?					
At your last review, were you advised to increase, decrease or stop treatment, or were you discharged?					
When was the last time you experienced symptoms?					
Please note here any relevant readings					
What treatment did you receive?					
Are you currently receiving any treatment?	Yes	No		Yes	No
Are you now fully recovered?	Yes	No		Yes	No
Does it impact on your ability to work, or have you been off work due to this problem?	Yes	No		Yes	No
If so, for how long and when did you return?					
Please list any associated conditions					
If a diagnosis has not been made, please list the symptoms suffered					
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Notes					

Family health

First person to be covered

Second person to be covered

Before the age of 65 have any of your parents, brothers or sisters had:

Heart attack, angina, cardiomyopathy or stroke	Yes	No	Don't know	Yes	No	Don't know
Breast or ovarian cancer	Yes	No	Don't know	Yes	No	Don't know
Bowel or colon cancer or polyposis of the colon	Yes	No	Don't know	Yes	No	Don't know
Diabetes (Type 1 or 2)	Yes	No	Don't know	Yes	No	Don't know
Polycystic kidney disease	Yes	No	Don't know	Yes	No	Don't know
Multiple sclerosis	Yes	No	Don't know	Yes	No	Don't know
Muscular dystrophy	Yes	No	Don't know	Yes	No	Don't know
Huntington's disease or motor neurone disease	Yes	No	Don't know	Yes	No	Don't know
Alzheimer's or Parkinson's disease	Yes	No	Don't know	Yes	No	Don't know
If you answered yes, for each condition please tell us the number of relatives, their relationship to you and the age of onset for each relative.						
For diabetes, please tell us the type of diabetes each relative had, whether you have had your blood sugar tested in the last 2 years, and if so, whether it was a normal result.						
Please also tell us whether you have ever been diagnosed with the condition, suffered related symptoms or been referred to a specialist.						

Lifestyle	First person to be covered	Second person to be covered
In the last 12 months have you used cigarettes, cigars, a pipe, e-cigarettes or any nicotine replacement products (such as gums, patches or sprays)?	Yes No	Yes No
If you answered no to the above, which of the following best describes your history of smoking and nicotine product use?		
I've never smoked or used nicotine products		
I last smoked or used nicotine products over 5 years ago		
I last smoked or used nicotine products between 1 and 5 years ago		
I currently smoke or use nicotine products, or I have done in the last year		
If you answered yes to the above or have confirmed that you currently smoke, please choose the type, then confirm the amount you smoke below:		
Cigarettes		
Cigars		
Pipe		
Vape or use e-cigarettes that contain nicotine		
Nicotine replacement products		
Other		
On average, how many of each do you smoke?		
Cigarettes per day		
Cigars per year		
Grams of tobacco per week		
How many of the following do you drink in a typical week (consider an average over the last 6 months rather than a specific week):		
Pints of beer, lager or cider		
Glasses of wine		
Single measures of spirits or shots		

In the last 10 years have any of the following applied?

You've had alcohol dependency, alcohol addiction or attended an alcohol support group such as AA

You've been advised to reduce your alcohol intake by a medical professional (advice to reduce while you've taken a short course of antibiotics or painkillers can be disregarded)

You've consulted with a medical professional because of your alcohol intake

You've needed medical attention or attended A+E after drinking

You've been prosecuted for drink driving

Alcohol has impacted your work or ability to carry out day to day activities

None of these

If yes, you'll have the opportunity to give the full context behind why you've answered.

In the last 10 years have you:

Used drugs recreationally, or used performance enhancing drugs?

Consulted with a medical professional about addiction to or misuse of any medication?

Neither of these

If you answer yes, we'll ask you which recreational drugs you've taken, when you last took them, and whether you've ever had any associated medical conditions such as hepatitis, HIV, or mental health problems because of drug use.

Your answers are confidential and will only be used to assess your application.

Travel and leisure

In the last 3 years have you:

- worked outside the UK* (including any business travel), or
- lived outside the UK or taken a holiday outside the UK* lasting more than 3 months or
- do you intend to do either in the future?

If you're applying for Instant Life insurance only, please answer the below 6 questions.

			_		
In the last 3 years have you been in Africa, Thailand, the Caribbean or Russia for more than a month?	Yes	No		Yes	No
Are you a British citizen (including Channel Islands, Isle of Man or Gibraltar)?	Yes	No		Yes	No
Have you lived in the UK* for the last 12 months?	Yes	No		Yes	No
In the next 2 years do you intend to live or work abroad, or to take a holiday lasting more than 3 months?	Yes	No		Yes	No
If yes, do you intend to live permanently outside the UK*?	Yes	No		Yes	No
If no, is all of your travel only to the EU, USA, Canada, Australia, Japan and New Zealand?	Yes	No		Yes	No

First person to be

If you answered yes to the question above

Please tick ALL the answers that apply to you about your past travel and future travel plans (all travel for work should be included in your answer, regardless of the amount of time):

I intend to live permanently outside the UK*

> I intend to live or work outside of the UK* for more than 2 years

> I intend to live or work outside of the UK* for up to 2 years

I intend to take a holiday (lasting 3 months or more) outside of the UK* in the future

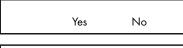
I have lived or worked outside the UK* in the last 3 years

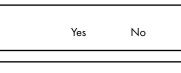
I have taken a holiday which lasted 3 months or more, outside the UK^{\star} in the last 3 years

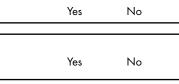
I currently live outside of the UK*

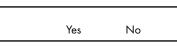
Yes	No	

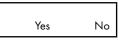










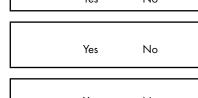


Second person to

7		
	Yes	No

Yes	No	





Yes	No	
Yes	No	

Yes	No

^{*}Please substitute UK for the Channel Islands, Isle of Man or Gibraltar if that is where you're applying from

If your answer to the question above included travel in the past, please answer the question below					
Are you a resident of the UK? This includes being a UK citizen who doesn't currently reside in the UK. (Someone having an indefinite leave to remain in the UK or an EU/EEA national resident in the UK would be considered a resident. Also if you have lived in the UK for the last 12 months, have a UK bank account and will live permanently in the UK you'll also be considered resident.)	Yes	No	Yes	No	
If you reside in the Channel Islands					
Do you have the permanent right to reside in the Channel Islands?	Yes	No	Yes	No	
If you reside in the Isle of Man					
Do you have the permanent right to reside in the Isle of Man?	Yes	No	Yes	No	
If you reside in Gibraltar					
Do you have the permanent right to reside in Gibraltar?	Yes	No	Yes	No	

In the last 3 years, how many countries have you: lived or worked in for any amount of time, or gone on holiday to for more than 3 months?	
Name of country 1	
How many weeks have you spent there in the last 3 years? If it was less than one week please put one week.	
Name of country 2	
How many weeks have you spent there in the last 3 years? If it was less than one week please put one week.	
Name of country 3	
How many weeks have you spent there in the last 3 years? If it was less than one week please put one week.	
Name of country 4	
How many weeks have you spent there in the last 3 years? If it was less than one week please put one week.	
Name of country 5	
How many weeks have you spent there in the last 3 years? If it was less than one week please put one week.	
Name of country 6	
How many weeks have you spent there in the last 3 years? If it was less than one week please put one week.	
Name of country 7	
How many weeks have you spent there in the last 3 years? If it was less than one week please put one week.	
Name of country 8	
How many weeks have you spent there in the last 3 years? If it was less than one week please put one week.	

Please use the notes section at the back of this form if you have more destinations to include.

If you plan to travel in the future				
In the next 12 months, how many countries do you expect to live or work in for any amount of time, or go on holiday to for longer than three months?				
		1		
If you're currently living outside of the UK, please let us know:]		
How long you've lived outside of the UK				
When you intend to return to the UK to live]		
If you've lived in more than one country please include how long		<u>]</u>]		
you've spent in each		_		
Please answer the questions below if you're: Not travelling to more than 5 countries Not planning on spending more than 2 years outside of the UK Only visiting the countries listed below 				
Australia, Austria, Belgium, Canada, Cyprus, Czech Republic, Denmark, Finland, Franceland, Ireland, Italy, Japan, Luxembourg, Malta, The Netherlands, New Zealand, N. Sweden, Switzerland, USA	nce, Germany, Gibraltar, C Jorway, Poland, Portugal, S	Greece, l Slovakia	Hong Kong, Hung , Slovenia, Spain,	ary,
If you're planning on visiting a country not listed above, will be outside the UK* for maplease go to the next section.	ore than 2 years or will stay	y in more	e than 5 countries,	
*Please substitute UK for the Channel Islands, Isle of Man or Gibraltar if that's where	you're applying from.			
		ı	<u> </u>	
Name of country 1				
How many weeks do you expect to spend in this country in the next 12 months? (If the travel period is less than one week please put one week.)				
If you've applied for Income Protection, Total Permanent Disability or Total Disability: Would you be able to do your job if you couldn't travel abroad to this country?	Yes No		Yes	No
If the answer to the above question is no, please explain why you could not continue working in your occupation.				

Name of country 2					
How many weeks do you expect to spend in this country in the next 12 months? (If the travel period is less than one week please put one week.)					
If you've applied for Income Protection, Total Permanent Disability or Total Disability: Would you be able to do your job if you couldn't travel abroad to this country?	Yes	No	Y	es	No
If the answer to the above question is no, please explain why you couldn't continue working in your occupation.					
Name of country 3					
How many weeks do you expect to spend in this country in the next 12 months? (If the travel period is less than one week please put one week.)					
If you've applied for Income Protection, Total Permanent Disability or Total Disability: Would you be able to do your job if you couldn't travel abroad to this country?	Yes	No	Y	es	No
If the answer to the above question is no, please explain why you couldn't continue working in your occupation.					
Please use the notes section at the back of this form if you h	nave more destina	ations to incl	ude.		

Please answer the questions below if you're: Visiting more than 5 countries Planning on spending more than 2 years outside of the UK' Visiting a country or countries not listed in the previous travel section					
*Please substitute UK for the Channel Islands, Isle of Man or Gibraltar if that is where you're applying from.					
Please tell us the name of the country or countries you'll travel to and inc	clude the area/s within those countries you'll be staying in or visiting.				
First person to be covered	Second person to be covered				
How many weeks will you stay in each country over the next 12 month	ns, including the duration of each stay?				
First person to be covered	Second person to be covered				
If you intend to be outside the UK, the Channel Islands, Isle of Man or Gibraltar for more than 12 months please tell us for how long and the you intend to return to the UK, the Channel Islands, Isle of Man or Gib permanently.					
Please explain your reasons for travelling to each country and what you family.	ou will do whilst there, e.g. work, holiday, charity work, visiting friends or				
First person to be covered	Second person to be covered				

Will you always stay in a major city or town?		Yes	No		Yes	No		
If the answer to the above question is no, where will you stay in each country and what will be your accommodation? For example: will you stay with friends/family, in hotels and will extra security be provided, for example a secure compound?								
First person to be covered	Second	person to be co	vered					
If any travel is needed within the countries you're visiting, what type of tran	nsport will y	ou use in each co	untry?					
First person to be covered	Second	person to be co	vered					
Answer the following questions if you're applying for Income P	rotection,	Total Permane	nt Disabili	ty or				
Total Disability								
Would you be able to do your job if you couldn't travel abroad?		Yes	No		Yes	No		
, , , ,				L				
If the answer to the above question is no, please explain why you couldn't	t							
continue working in your occupation.								
				L				
If you're applying for Income Protection, please answer below:								
How long have you been registered with a UK, Isle of Man, Channel Islar or Gibraltar GP?	nds			_				
Less than 12 months		Yes	No		Yes	No		
1-2 years		Yes	No		Yes	No		
Over 2 years		Yes	No		Yes	No		
Not registered with a UK, Isle of Man, Channel Islands or Gibro GP	altar	Yes	No		Yes	No		

Leisure			

First person to be covered Second person to be covered

If you answer YES to this question, please fill out the relevant questions about your activities in the supplementary travel and leisure section.

Do you take part in any of the following, or do you intend to in the next 12 months? Please select all that apply:

Mountaineering or rock climbing		
Caving or potholing		
Flying – other than as a fare paying passenger		
Parachuting, skydiving or base jumping		
Hang gliding or paragliding		
Sailing at sea or powerboat racing		
Motor car or motor cycle racing		
Diving (excluding snorkeling)		
Horse riding*		
Martial arts, boxing or other combat sports		
None of these		

If you're aged under 50		
Have you ridden a motorcycle on the road in the last 12 months, except in relation to your occupation?	Yes No	Yes No
(this includes the use of a motorcycle by a pillion passenger)		
If yes: What is the capacity of the	Less than 500cc	Less than 500cc
biggest motorcycle you have ridden on the road in the last 12 months?	500cc and above	500cc and above
How long have you held a full motorcycle	Less than 1 year	Less than 1 year
licence?	1-3 years	1-3 years
	Over 3 years	Over 3 years
	Provisional license only	Provisional license only
	Pillion passenger only	Pillion passenger only
Approximately how many miles a year do	Up to 750	Up to 750
you ride?	Over 750	Over 750

 $^{{}^{\}star}\text{only}$ if you're applying for Income Protection or Total Disability

Supplementary leisure	First person to be covered	Second person to be covered
Mountaineering or rock climbing		
Which type of climbing do you perform?		
Do you ever climb solo or without ropes?	Yes No	Yes No
What is the level of your performance?		
Amateur		
Semi-professional		
Professional		
Do you climb using safety gear?	Yes No	Yes No
Do you intend to climb outside of the UK?	Yes No	Yes No
What is the maximum height you climb to (in metres)?		
Do you intend to climb routes that are either graded more than UK severe or not protected by bolts?	Yes No	Yes No
If you climb outside of the UK, please tell us which ranges you climb, the height and severity of the routes, how long you've been doing this and details of any past accident or injury.		
Caving/potholing		
Are all your caving and potholing activities organised through a professional guide or tour operator?	Yes No	Yes No
How many years have you been caving?		
How many times per year do you go caving?		
Is any cave diving involved?		
If yes – tell us the locations you dive in, whether solo or unaccompanied, how often you do this, and any accident or injury history	Yes No	Yes No
Aviation/flying other than as a fare-paying passenger		
Which aviation sport(s) do you take part in?		
What type of aircraft do you fly?		
Do you fly purely for recreational purposes?	Yes No	Yes No
Are you in training for a private pilot's licence?	Yes No	Yes No
How many flying hours of experience do you have?		
Which region do you fly in?		
On average, how many hours do you fly per year?		

Motor or motorcycle racing		
Do you confine your activities to marshalling or track days only?	Yes	No Yes No
Which type of event do you participate in?		
Do you participate on an amateur basis only?	Yes	No Yes No
Is the engine capacity greater than two litres?	Yes	No Yes No
What type of motorcycle do you ride (in c.c.)?		
What is the type of motorcycle event you enter?		
Do you take part in international circuit racing?	Yes	No Yes No
If yes, how many events do you enter each year?		
Diving excluding snorkelling		
What is the maximum depth to which you usually dive (in metres)?		
Approximately how many dives do you make each year?		
Do you hold a PADI Open Water Licence, BSAC Ocean diver licence or higher?	Yes	No Yes No
Do you ever dive without a buddy?	Yes	No Yes No
Do you participate in any of the following activities in association with your diving? Please select all that apply		
Cave or pot-hole diving		
Internal exploration of wrecks		
Record attempts or expeditions		
Mixed air diving		
Ice diving		
Diving for profit or reward		
Horse riding		
What's the level of your performance?		
Amateur or competitive amateur		
Semi-professional		
Professional		
Instructor		

What type of events do you take part in?					
Parachuting or skydiving					
On average how many jumps do you intend to perform per year?			Γ		
If one-off with no plans for further jumps please specify					
Do you participate in public displays?	Yes	No		Yes	No
Are you currently under training?	Yes	No		Yes	No
Are you a member of an official Parachuting Association?	Yes	No		Yes	No
Powerboat racing					
Do you intend to undertake any form of powerboat racing record attempts?	Yes	No		Yes	No
Which type of racing do you take part in?					
Hand gliding or paragliding					
What type of hang gliding or paragliding do you intend to participate in?					
Are you a member of an official hang gliding or paragliding association?	Yes	No		Yes	No
Do you hold an instructor rating?	Yes	No		Yes	No
On average, how many hours do you fly per year?					
Yachting or sailing					
What category of yachting do you take part in?					
Trans-Ocean race					
Offshore or long distance					
Offshore away from shorelines					
Offshore close to shorelines					
Offshore or short races					
Inland/Enclosed racing					
Do you plan a single-handed round the world race or record attempts?	Yes	No		Yes	No
Do you take part in races?	Yes	No		Yes	No
Including yourself how many crew are there on the yacht?					

Martial arts, boxing or combat sports				
What type of combat sport do you compete in?				
What is your level of competition, e.g. amateur, semi-professional or professional?				
Occupation	First person to be covered		Second pers to be covere	
If you're applying for Instant Life Insurance only:				
Does your job involve any of the following? Please select all that apply:				
Working in the Armed Forces including reserves or territorial army				
Commercial fishing or Merchant shipping				
Sea diving (excluding Armed Forces)				
Working at heights over 50 feet or 15 metres				
Flying or aviation (excluding Armed Forces)				
I do not currently work				
More than one of the above				
None of these				
If you selected "I do not currently work", please answer the following question:				
Are you unable to work due to health reasons?	Yes	No	Yes	No
If you're applying for any other benefit, you only need to answer the following question if you're aged 64 or under				
Do you work in the Armed Forces, including reserves or territorial army?	Yes	No	Yes	No
If yes:				
Are you due to go on a tour of active duty to an active theatre of operations in the next 6 months, are you residing overseas, or currently serving in or under orders to proceed to any areas of possible conflict or political instability?				
Please name the country that you're posted in or about to be posted to.				
Do your duties involve any of the following? Flying (pilot or aircrew or instructor), bomb disposal or mine clearance, or diving.	Yes	No	Yes	No
Are you a member of the Special Forces (e.g. SAS)?	Yes	No	Yes	No
If you're applying for Income Protection:				
How many hours a week do you currently work?				
If you're currently working reduced/altered hours we'll ask you to give us details of this.				
If you work over 15 hours per week and have more than one job,				

Yes

Nο

Yes

Nο

completed that you'd be able to provide?

mean we can underwrite your application quicker.

If yes, we'll ask if you're willing to send us a copy of the results. This could

	First person to be covered	d	Second pers to be covere	
Existing cover with AIG				
Do either of the following apply:				
I've previously applied for cover on my life with AIG Life	Yes	No	Yes	No
I intend to apply for further cover on my life with AIG Life	Yes	No	Yes	No
We need to understand how much insurance you'll have with AIG Life so we can match up any other applications. Please tell us about any existing cover as well as any that was previously applied for, cancelled, not accepted or will be replaced by this application. This could include cover for personal, mortgage, or business purposes.				
If you answer yes, provide full details of your existing cover, including the total cover you will have with AIG Life Limited, the terms you were offered on the previous applications, whether you were previously asked to attend a medical or a report was obtained from your GP, and the policy numbers.				
Please advise the reason for your cover:				
Mortgage cover on my main residence or second home				
Personal or family protection				
Mixture of personal cover and mortgage protection for my main residence or second home				
Business cover including commercial loan cover				
Inheritance Tax Cover (IHT)				
Buy to let mortgage				
Another reason or more than one of the above				
If you're applying for Income Protection:				
Do you have any other Income Protection cover which would continue once this policy has started?				
This could include any cover you have with an employer, or any other company.	Yes	No	Yes	No
How much did you earn (pre-tax) over the last 12 months?				
This can include overtime, commission and bonuses where guaranteed, and dividends (for company directors) but not income from other sources such as investment or property.				
If you're self-employed, this means your share of the pre-tax profit from your business over the last 12 months.				

Yes

Νo

Yes

In the event of a claim, will you continue to receive any earned income after your chosen deferred period?

Nο

	First person to be covered	Second person to be covered
If you're applying for single life cover, and someone else will be the cover owner		
What is the relationship between you and the owner of the cover?		
Please select your answer from the following:		
Spouse, civil partner or someone I have been living with as a partner for more than 2 years		
A joint mortgage or joint loan agreement with the owner of the cover		
I have guaranteed a mortgage or loan for the owner of the cover		
I have a dependant child (biological or adopted) under the age of 21 with the owner of the cover		
I am legally required to make maintenance payments in connection with a divorce or dissolved civil partnership		
Business relationship, e.g. business loan or key person cover		
Another relationship		
If "Another relationship", please tell us about the financial arrangement including the reason, amount, duration, and why the cover is needed.		
If you're applying for joint life cover, and someone else will be the cover owner		
What is the relationship between you and the owner of the cover?		
Please select your answer from the following:		
We have guaranteed a mortgage or loan on the owner of the cover		
Business relationship, e.g. business loan or key person cover		
Another relationship		
If you have a joint mortgage or loan agreement with, or have guaranteed a mortgage or loan for, the owner of the cover		
Is there a legal contract that details this mortgage or loan agreement and the liability between you and the owner of the cover?	Yes No	Yes No
If you don't have a legal contract, please tell us about the financial arrangement including the reason, amount, duration, and why the cover is needed.		
If you do have a legal contract, please tell us whether the total sum assured of this insurance application is more than the amount currently owed on the mortgage or loan; or if the term of the mortgage or loan is shorter than that of this application.	Yes No	Yes No
If yes, please explain why the amount of cover requested exceeds the amount specified in the legal agreement and/or why the term is shorter.		

About the amount of life insurance you have in total with us or any other provider		
What is the reason for the cover?		
	First person to be covered	Second person to be covered
If you're applying for more than £750,000° of life insurance or £500,000 of critical illness cover and are unemployed, a houseperson, a student or retired:		
(*£1,250,000 if your reason for cover is for Inheritance Tax (IHT) purposes. If so, proceed straight to the section headed 'Reason for cover is IHT' without answering below).		
Please provide full details of all other covers held and any other cover applied for, to include the sum assured, purpose of the cover, name of the provider, their policy number and whether the cover is to be replaced by this application.		
Please let us know why this sum assured has been selected and what calculation was used.		
If applicable, please let us know your spouse or partner's income for each the past 2 years, and their age.		
Please let us know the number and ages of any dependent children, if applicable.		
Please let us know details of any mortgage to be covered, to include the remaining mortgage amount and term, the name of the lender, and whether you are a named as a borrower on the mortgage.		
If you're applying for more than £1,250,000 of life insurance or £650,0	000 of critical illness cover	
What is the total amount of life and/or critical illness cover that you'll have once this cover starts?		
The total should include this application, any applications you intend to make elsewhere, and life cover you have with any company for all reasons (such as personal/family, mortgage, inheritance tax and business protection).		
You don't need to include cover that you'll cancel when this cover starts, or any other applications which will not be taken up.		
If this application is to replace any existing cover in the market, please provide the company name and reference numbers.		

If you're applying for between £1.25 and £3m life insurance or £650,001 and £1.5m critical illness cover

Reason for cover	First person to be covered	Second person to be covered		
Reason for cover is personal or family				
How much did you earn (pre-tax) over the last 12 months?	£:	£:		
Reason for cover is mortgage				
Is this cover for a larger amount, or longer term, than your remaining mortgage?	Yes No	Yes No		
If yes please let us know the remaining mortgage amount and term, the reason for any existing cover and how the sum assured was calculated.				
Reason for cover is IHT				
Is the proposed cover greater than your current IHT liability?	Yes No	Yes No		
If yes please let us know the current IHT liability and explain how the sum assured was calculated.				
Reason for cover is combination of reasons or other reason				
How much did you earn (pre-tax) over the last 12 months?				
How much of this cover is for personal or family protection?				
Please let us know how the sum assured was calculated, and the remaining mortgage amount and term.				

If you're applying for over £3m life insurance or over £1.5m critical illness cover

Reason for cover	First person to be covered	Second person to be covered
Reason for cover is personal or family		
What are your total assets?		
What are your total liabilities?		
How much did you earn (pre-tax) over the last 2 years?		
Ages of dependant children, if applicable.		
Please explain how sum assured was calculated.		

Reason for cover is mortgage or combination of mortgage and personal					
What is the amount of your mortgage?					
Who is the lender and what is the interest rate?					
Is the person being covered named as a borrower on the mortgage agreement?	Yes	No		Yes	No
Is this cover for an existing or new mortgage?					
Is the mortgage in arrears?	Yes	No		Yes	No
If yes what are the arrears to be paid, what action is being taken to clear the arrears, and has the bank started the repossession process?					
How much did you earn (pre-tax) over the last 2 years?					
Is anyone else taking out cover to protect this mortgage?	Yes	No		Yes	No
If yes please their name, sum assured, type of cover, the name of insurer and their policy number.					

Reason for cover is IHT			
What are your total assets?			
What are your total liabilities?			
What is your current IHT liability?			
Details of any reliefs available for the mitigation of IHT (for example business property or agricultural relief)			
Has the IHT liability been calculated by your tax adviser, accountant, solicitor or other independent professionally qualified person?	Yes No	Yes No	
If yes, advise who did the calculation, the company they work for, their qualification, and how they calculated the sum assured.			

If you're applying for Relevant Life Insurance and there will be more than £1,250,000 of life insurance on your life once this cover is issued			
How much did you earn (pre-tax) over the last 12 months from the business applying for this cover?			
This can include benefits in kind, overtime, commission and bonuses where guaranteed, and dividends (for company directors) but not income from other sources such as investment or property.			
The maximum sum assured we allow is 35 x salary. For example, for ages: • 17-29 = 35 x salary • 30-39 = 30 x salary • 40-49 = 25 x salary • 50-59 = 20 x salary • 60-71 = 15 x salary			
If you're applying for more than the maximum sum assured allowed for your age, please let us know the reason for this cover, how the sum assured was calculated, details of any other income and the source of it, and the reason for any existing cover.			

If you're applying for Relevant Life Insurance and there will be more than £3,000,000 of life insurance on your life once this cover is issued

Please tell us about the other life insurance policies you have with us or any other insurance company and whether it will remain in force, be cancelled or is one that you plan to take out.

You'll also need to provide evidence of your earnings. We rarely ask for additional information and will only do so if we need to clarify an unusual case.

Please select whether the policy	will remain in force/ be cancelled/is planned					
Insurance company						
Policy number						
Amount of cover						
Year cover starts						
Reason for cover						

Notes		



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Cover owner details

You only need to complete this section if someone else will own this cover (e.g. as an employer, as a business or someone the person to be covered has a financial relationship with).

Title	
First name	
Last name	
Preferred contact number	
Address*	
Postcode	
Email*	
How should we send the policy documents and correspondence to the cover owner?	By email By post

Payment details

Payment details	First account holder	Second account holder
Who is the account holder?	Cover owner	Cover owner
	Person to be covered Other	Person to be covered Other
Which covers are they paying for?		
Name(s) of account holder(s)		
Account number		
Sort code		
Preferred payment date This doesn't have to match the cover start date. You can, for example, choose a preferred payment date that fits with when the account holder gets paid		
Bank name		
Branch		



^{*}Please ensure you enter the postal and email addresses of the cover owner, not those of the financial adviser or intermediary