



0345 601 0072

Lines open: 8:30am - 6pm Mon to Thu, 8:30am - 5pm Fri  
Email us: [lifecustomerservices@vitality.co.uk](mailto:lifecustomerservices@vitality.co.uk)  
Call charges may vary\*



Mr P Rai  
8 King Street  
Chatham  
ME4 4LX

Your adviser details:  
Mr B Limbu  
Victoria House  
Harestone Valley Road  
Caterham  
Surrey  
CR3 6HY

5 September 2021

Dear Mr P Rai

### **Welcome to VitalityLife - Your application for cover has been accepted**

Thank you for applying for a Personal Protection Plan with Optimiser that includes Vitality Plus. We are pleased to let you know that the application has been accepted on our normal terms.

The premium shown is based on the date of application. If you have celebrated a birthday in the meantime, it will be recalculated on plan activation.

You can see your plan details on the attached benefits summary.

### **What we need**

So that we can start your cover, we need you to contact us and let us know what date you would like to start your premium payment. Your start date can only be between the 1st and the 28th of the month. You have selected to pay monthly. We also need you to complete the enclosed Direct Debit Instruction, and send it to us.

Our acceptance of your application is valid until 5 December 2021. If your cover hasn't begun by this date we might ask for further evidence of your health and your premium could be adjusted.

It's important that you tell us about any changes you've had to your health (including any referrals to a specialist or hospital), your occupation, pastimes or residency, between the time your application was submitted and the date of this acceptance letter. If you do not, it may result in the non-payment of a claim.

A Declaration of Information document will be required if a plan is not activated 90 days after issued terms.

### **Insurance that can help you understand and improve your health**

As well as award-winning protection, you get automatic entry into our Vitality Programme. It's designed to help you stay healthy, by rewarding your good lifestyle choices.

There are four status levels: Bronze, Silver, Gold and Platinum. You start on Bronze. To boost your status, you can do things like tracking your steps with an eligible activity tracker or doing your annual health review. The higher your status, the more rewards you can earn.

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### You are in control of your premiums

Your Vitality status also helps you control the cost of your premiums. You'll have already received an upfront discount on your premiums - depending on your age and cover term. This discount does not apply to the fee paid for Vitality Plus.

Over the term of your plan you can control the amount your premium changes each year, when you look after your health and improve your Vitality status. The table below shows how your premiums may change each year depending on your status.

<b>Bronze</b>	<b>Silver</b>	<b>Gold</b>	<b>Platinum</b>
+2.5%	+1.5%	+0.5%	+0%

Yours sincerely

**The Vitality Team**

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## BENEFIT DETAILS

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**Quote reference:** 14964564

Mr P Rai

**Occupation:** Property Developer(no manual work)

**Smoker status:** Never smoked

Selected Benefits	Term	Monthly Premium	Cover Amount	Underwriting Decision
Life Cover	14 years	£14.97	£100,000.00	Standard terms apply
Waiver on Disability	14 years	£0.81		Standard terms apply
Income Protection Cover	14 years	£34.15	£1,000.00 each month	Standard terms apply
Vitality Plus with Optimiser	-	£4.75		-
<b>Total premium for P Rai</b>		<b>£54.68</b>		

On your Income Protection Cover, your initial deferred period is 6 months. See Plan Provisions for more information about this.

## PAYMENT FREQUENCY

You have selected to pay your premiums monthly.

Your total premium for the Plan will be **£54.68**.

The premium will be recalculated when a start date is provided. This will also happen if you've already selected a start date and then change it.

Guaranteed Insurability Benefit will apply to this plan.