# Lifestyle Flexibility Options

Life doesn't usually stay the same for long, so we've designed our protection plans to be flexible so that we can offer protection that meets your needs today, tomorrow and throughout your lifetime.
You can add, change or remove covers if you need to*. And, if your lifestyle changes, you can review your plan simply and easily.

## What are the Lifestyle Flexibility Options?

If we accept one of your covers on non-standard terms or charge rates based on your smoker status, or you've changed your lifestyle in a way that you think reduces the likelihood of a claim, you can ask us to review the terms for that cover. For example, if you have an exclusion for a hazardous hobby that you no longer do, we may be able to remove the exclusion. Or if you've lost weight and kept it off or stopped smoking, we may be able to reduce your premium.

## Do I need to have a specific type of plan?

No matter what type of advised protection plan you have you can use your Lifestyle Flexibility Options.

## Can I use the Lifestyle Flexibility Options?

To find out, please just give us a call:

**0345 609 4500**

Open Monday to Friday 8am - 6pm
(excluding bank holidays).

If you qualify, we'll usually need you to complete a declaration of health form. This asks a few questions to check if there have been any changes to your job, leisure activities, lifestyle or health. We may ask for additional information depending on the change being asked for. For example, for a change in smoker status we may ask for a test to check your exposure to nicotine products.

## What happens if other aspects of my health or lifestyle have changed?

We'll always ask for your confirmation to proceed before applying any changes. For example, you might ask us to remove a rating for BMI as you've lost weight but since you took out the plan you've also taken up diving. Although we could remove the BMI rating, we would also apply a diving exclusion.

Our Lifestyle Flexibility Options are there to benefit you and to offer you better terms than you were originally given. You'll always have the option not to take the outcome and continue with your plan as it is.

## Is there a time limit?

You can ask to use Lifestyle Flexibility Options at any time during the term of your plan.

## Some common reasons for using the Lifestyle Flexibility Options

- Change of smoker status
- Change of lifestyle (hobbies)
- Change in weight

Income Protection covers also include a Job Flexibility option. This can be used for a change in occupation or a change in deferred period.

* Terms and conditions apply, please review the plan details for more information.

18 61

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## We're happy to provide your documents in a different format, such as braille, large print or audio, just ask us when you get in touch.

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