

Mr AJ Robinson  
36 Yeadon Court  
Newcastle Upon Tyne  
Tyne & Wear  
NE3 2XE

Our Reference: 94264153

3 May 2017

For internal use:

PRUPT12272

VLTD0002, VLKF0005;

Dear Mr Robinson

## Welcome to VitalityLife

Thank you for choosing our VitalityLife Essentials Plan. I'm pleased to confirm that your plan has now started and your cover is in place for when you need it.

**All your cover documentation in one easy place - the Member Zone.** You'll find your Plan Schedule enclosed which gives you a summary of your cover. Your other policy documents which give you the full terms and conditions of your cover, along with other important documents, are all available in your online Member Zone [www.vitality.co.uk](http://www.vitality.co.uk). To access these documents simply register on the Member Zone using your membership number which is 1232391688.

You will shortly be receiving your Confirmation Schedule, which reflects the information submitted to us by your financial adviser.

The Confirmation Schedule forms part of the basis of the agreement between you and VitalityLife for the provision of the VitalityLife Essentials Plan.

Please carefully read this Plan Schedule together with the plan documents, as they outline the full Terms and Conditions of your plan.

### Insurance that helps you get healthier - and saves you money at the same time

As well as protecting you if things go wrong, Vitality helps you lead a healthier life and rewards you for your efforts. We give you advice about getting healthy and offer you discounts and rewards to encourage you. The more effort you make the more rewards we can offer you.

To help you get healthy, we give you discounts on things like health screenings and stop smoking sessions and we help you track your progress with discounts on activity devices. We'll even give you discounts on trips to health spas, to help you rest and relax.

### How does it work?

When you take out a plan with us, you get a Vitality status. To begin with, this is Bronze. Then as you make an effort to be healthy, you can increase your status to Silver, Gold or even Platinum. The higher your status, the greater the rewards you could receive.

### Changes to Vitality

The way this part of your plan works could change over time, as new opportunities and technologies arise.

We might change the way we award Vitality points or the way your status works. We might also change our range of activities, incentives or partners. In particular, the discounts and rewards we offer depend on relationships with third parties and the range of services they offer. Please see our Terms and Conditions for more information.

**Keep an eye out for your Vitality membership pack!**

You'll soon receive your Vitality membership pack that will give you all the information you need to get more from life through Vitality. Your membership card is included in the pack. You'll need the card to register on the Member Zone to start using your Vitality benefits.

**How to contact us**

If you need to speak with a member of our team, please call us on 0345 601 0072. Lines are open Monday to Thursday 8:30am to 6:00pm and Friday 8:30am to 5:00pm. Calls may be recorded/monitored to help us improve our customer service. You can also email us at [lifecustomerservices@vitality.co.uk](mailto:lifecustomerservices@vitality.co.uk) or fax us on 0870 240 0937 (please note that this is not a secure messaging system).

Yours sincerely

A handwritten signature in blue ink, appearing to read 'Jaco Brand'.

Jaco Brand  
Chief Operating Officer  
VitalityLife

VitalityLife Essentials Plan

SCHEDULE FOR PLAN NUMBER 94264153

PLANHOLDER	:	Mr AJ Robinson
LIFE ASSURED	:	Alexander James Robinson Age next birthday : 39 Smoker status: Never smoked Occupation: Unemployed
BENEFITS PAYABLE TO	:	The Owner or the Owner's Estate.
PAYMENT STRUCTURE	:	Standard payment structure.
PLAN ACCOUNT TERM	:	26 years.
PREMIUM BASIS	:	The Plan Account will be on a guaranteed premium basis.
START DATE	:	02/05/2017
EXPIRY DATE	:	01/05/2043
PLAN ACCOUNT	:	The amount of cover provided by the Plan Account will initially be £40,000.00.
BENEFIT STRUCTURE	:	The Plan Account is on a level term basis.  Your Life Cover, Serious Illness Cover, is on a guaranteed basis. It is guaranteed that VitalityLife premiums paid during the chosen term of the contract will only ever change if we are required to change them by applicable laws and regulations. More information about indexation can be found in your Plan Provisions.
LIFE COVER	:	This is 100% of the Plan Account. This is initially equal to £40,000.00. You have chosen a term of 26 years for your Life Cover. This will end on 01/05/2043.
SERIOUS ILLNESS COVER	:	This is 100% of the Plan Account. This is initially equal to £40,000.00. You have chosen a term of 26 years for your Serious Illness Cover. This will end on 01/05/2043.
TYPE OF SERIOUS ILLNESS COVER	:	Primary cover.
MONTHLY PREMIUM	:	£22.29 Premiums will be payable as from 02/05/2017. You have selected to pay monthly.  Guaranteed Insurability Benefit will not apply to this plan.

**SPECIAL CONDITIONS:****General definition/s that will apply to the plan for Alexander James Robinson****Serious Illness Cover**

Total & Permanent Disability will be based on Permanent Failure of Functional Activity because of your occupational duties (See Plan Provisions for details).

**Exclusions that will apply to the Plan for Alexander James Robinson****Serious Illness Cover**

No Serious Illness Cover will be payable under this Plan for any illness or incapacity arising directly or indirectly from:

- Any disease or disorder of, or any injury to, the spine, its intervertebral discs, joints, nerve roots, spinal cord or supporting musculature and ligaments and any neurological complications is excluded from Total and Permanent Disability cover
- any disease or disorder of either ear including deafness.

**Your VitalityLife Essentials Plan quote**

**Plan owner:** Alexander James Robinson  
**Plan account value:** £ 40,000.00  
**Total monthly premium:** £ 22.29

**Who the plan covers**

	Life 1
<b>Name</b>	Mr AJ Robinson
<b>Date of birth</b>	05.08.1978
<b>Age next birthday</b>	39
<b>Gender</b>	Male
<b>Smoker status</b>	Never smoked
<b>Occupation</b>	Unemployed
<b>Employment status</b>	Unemployed
<b>Annual salary</b>	£ 0.00

**Benefits for Mr Alexander James Robinson**

	Cover amount	Cover term	Monthly premium
<b>Life Cover</b>	£ 40,000.00	26 years Expires 01.05.2043	£ 5.55
<b>Serious Illness Cover</b>	£ 40,000.00	26 years Expires 01.05.2043	£ 16.74
<b>Total monthly premium for Life 1</b>			£ 22.29

**Important information**
**Your plan**

- Please keep this quote in a safe place. Whilst VitalityLife makes every effort to ensure the terms of this quote are correct, in the event of an error we reserve the right to offer a revised quote. You should read this quote together with your plan summary. Should you have any questions regarding this quote, or the application process, please speak to your financial adviser. Alternatively you can call us on 0345 601 0072.
- The VitalityLife Essentials Plan has no cash-in value at any time.
- Where it is indicated that your cover is set up on a level basis this means your cover will remain the same unless you make changes to it.

**Your premiums**

- The premiums shown reflect the underwriting terms included on your plan.
- Any changes to your plan may result in a change to your future premium. We will send you a new quote if you make a change.
- We reserve the right to review the terms of, or re-price our quote if required to do so by applicable laws and regulations.
- Some of your cover is on a guaranteed basis. This means that your premiums will not change.

**Your healthy rewards**
**Insurance that helps you get healthier - and saves you money at the same time**

As well as protecting you if things go wrong, Vitality helps you lead a healthier life and rewards you for your efforts. We give you advice about getting healthy and offer you discounts and rewards to encourage you. The more effort you make the more rewards we can offer you.

To help you get healthy, we give you discounts on things like health screenings and stop smoking sessions. We'll even give you discounts on things to help you rest and relax.

## Your VitalityLife Essentials Plan quote

The way this part of your plan works could change over time, as new opportunities and technologies arise. We might change the way we award Vitality points or the way your status works. We might also change our range of activities, incentives or partners. In particular, the discounts and rewards we offer depend on relationships with third parties and the range of services they offer. The Vitality fees may be subject to change to reflect an increase in the cost to us of providing these benefits.

If you're not satisfied with any changes we make, you can cancel your plan.

### Special Conditions

#### Serious Illness Cover

General Definition(s) that will apply to the plan for Alexander James Robinson Total & Permanent Disability will be based on Permanent Failure of Functional Activity because of your occupational duties (See Plan Provisions for details).

No Serious Illness Cover will be payable for Alexander James Robinson under this plan arising directly or indirectly from:

Any disease or disorder of, or any injury to, the spine, its intervertebral discs, joints, nerve roots, spinal cord or supporting musculature and ligaments and any neurological complications is excluded from Total and Permanent Disability cover

any disease or disorder of either ear including deafness.

### Summary of your cover

#### Life Cover

Life Cover pays a lump sum if Mr Alexander James Robinson dies during the term of the plan. It could also pay if Mr Alexander James Robinson is diagnosed with a terminal illness with a life expectancy of less than 12 months.

	Mr Alexander James Robinson
<b>Cover amount</b>	£ 40,000.00
<b>Cover term</b>	26 years Expires 01.05.2043
<b>Cover type</b>	Level
<b>Premium basis</b>	Guaranteed

#### Serious Illness Cover

Serious Illness Cover pays out a lump sum if you are diagnosed with a serious illness or permanent disability that's specified in your plan provisions. Your benefit payment will be proportional to the severity of the illness. Any Serious Illness Cover claims will reduce your amount of Life and Serious Illness Cover.

	Mr Alexander James Robinson
<b>Cover amount</b>	£ 40,000.00
<b>Cover option</b>	Primary
<b>Cover term</b>	26 years Expires 01.05.2043
<b>Cover type</b>	Level
<b>Premium basis</b>	Guaranteed

### Your future premium payments

The table below shows how your premium and cover may change over the term of your plan. This is for illustrative purposes only.

## Your VitalityLife Essentials Plan quote

Year	Monthly Plan Premium	Plan Account
2017	£22.29	£40,000.00
2018	£22.29	£40,000.00
2019	£22.29	£40,000.00
2020	£22.29	£40,000.00
2021	£22.29	£40,000.00
2026	£22.29	£40,000.00
2031	£22.29	£40,000.00
2036	£22.29	£40,000.00
2041	£22.29	£40,000.00
2042	£22.29	£40,000.00

The total premium payable over the term of your policy is £6,954.48.

The amount of cover provided as part of this plan is shown in the table above. For further details refer to the plan schedule and policy documents. Any alteration to your plan may affect the values in the table.

## Your VitalityLife Essentials Plan quote

---

### What will your financial adviser earn for recommending this cover?

- For giving advice and arranging this plan, we will pay your financial adviser commission of £536.95 at the start of your plan and then 2.5% of each premium payment from month 49 until the end of the plan.
- The payments shown above include e-incentives that will only be paid if this proposal is submitted using the full online underwriting service.

### For the attention of your adviser

- You will be paid commission in the amounts and intervals as described in the client information above, for arranging this plan. We may however, at our sole discretion, split the initial commission payments.

### Next steps

To apply for this cover please contact your financial adviser Alan Thompson. They will then complete your application, and submit it for underwriting.





Mr AJ Robinson  
36 Yeadon Court  
Newcastle Upon Tyne  
Tyne & Wear  
NE3 2XE

Direct line: 0345 601 0072  
Your reference: 94264153

3 May 2017

Dear Mr AJ Robinson

**Important: Confirmation of the set-up of your Direct Debit Instruction including future payment schedule**

Having accepted your Direct Debit details, we would like you to confirm that they are correct. Please check that the details below, including your payment schedule, are correct.

We are letting you know in advance of the account being debited because this is either the first request under a new Direct Debit Instruction or following a change in the amount/collection date.

<b>Account name:</b>	Mr and Mrs Robinson
<b>Bank sort code:</b>	**4758
<b>Account number:</b>	****3241
<b>Date of first collection:</b>	01/06/2017
<b>Amount to be debited:</b>	£22.29
<b>Day of month to be debited:</b>	1 <sup>st</sup>
<b>Frequency of collection:</b>	Monthly
<b>Payment method:</b>	Debit Order
<b>Amount of regular premium:</b>	£22.29
<b>Reference:</b>	94264153
<b>Service user number:</b>	298497

Your payment cycles follow the preferred payment date selected. If your plan start date and your preferred payment date are before the date the policy change has been made then please note that your premium will only be collected on the next available payment date.

Bill Period	Collection Date	Premium
02/05/2017	01/06/2017	£22.29
	<b>TOTAL</b>	£22.29

If the details quoted are correct, no action is required and your Direct Debit will be processed as normal. Please remember that you have the right to cancel your direct debit at any time. A copy of the Direct Debit guarantee is shown below.

If the dates or amounts to be paid change, we will notify you at least five working days in advance.

**How to contact us**

If you need to speak with a member of our team, please call us on 0345 601 0072. Lines are open Monday to Thursday 8:30am to 6:00pm and Friday 8:30am to 5:00pm. Calls may be recorded/monitored to help us improve our customer service. You can also email us at [lifecustomerservices@vitality.co.uk](mailto:lifecustomerservices@vitality.co.uk) or fax us on 0870 240 0937 (please note that this is not a secure messaging system).

Yours sincerely



Mike Saunders  
Group Finance Director  
VitalityLife

**This guarantee should be retained by the payer****The Direct Debit Guarantee**

- This Guarantee is offered by all Banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit VitalityLife will notify you at least 5 working days in advance of your account being debited or as otherwise agreed. If you request VitalityLife to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit by VitalityLife or your bank or building society you are entitled to a full and immediate refund of the amount paid from your bank or building society.
  - If you receive a refund you are not entitled to, you must pay it back when VitalityLife asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

# VITALITY TERMS AND CONDITIONS

This document contains the terms and conditions for the *healthy living programme*.

Vitality Corporate Services Limited provides you with access to the *healthy living programme*.

In these terms and conditions, *we*, *us* and *our* each means Vitality Corporate Services Limited. *You* and *your* each means the *planholder*, unless stated otherwise. *We* have put some other words in italics. These words have the same meaning as given in the Definitions section of your plan provisions.

## WHAT IS THE HEALTHY LIVING PROGRAMME?

The *person covered* has access to the *healthy living programme* in accordance with these terms and conditions. This includes activities and health partner discounts to help participants get and stay healthy for less. All adults covered by the *plan* are eligible for access to discounts. The *healthy living programme* and benefits are only available to those who are over the age of 18.

*Vitality Plus* provides the *person covered* with access to a wider range of health and reward partners under the *healthy living programme*. If you meet these requirements you can choose to include *Vitality Plus* on your *plan* from the *plan's* start date, or within three months of the *plan's* start date. Outside of this period, *Vitality Plus* can only be added at each anniversary of the *plan*. Access to *Vitality Plus* is subject to you paying the applicable fee for *Vitality Plus* and meeting the minimum *plan premium* requirements that applied when you took out *Vitality Plus*.

By completing activities under the *healthy living programme*, the *person covered* will earn *Vitality points*. The *Vitality points* earned allow them to achieve a *Vitality Status*. There are four *Vitality Statuses*:

VITALITY STATUS	EFFORT THRESHOLD
Bronze	The <i>person covered</i> starts at this level on their <i>plan's</i> start date, or when they are added to the <i>plan</i> . The <i>person covered</i> may return to this level on each anniversary of their <i>plan</i> , depending on the <i>healthy living programme</i> rules at that time.
Silver	The <i>person covered</i> will be able to achieve Silver Status between <i>plan anniversaries</i> if they make a moderate but regular effort to look after their health through the <i>healthy living programme</i> .
Gold	The <i>person covered</i> will be able to achieve Gold Status between <i>plan anniversaries</i> if they make a strong and regular effort to look after their health through the <i>healthy living programme</i> .
Platinum	The <i>person covered</i> will be able to achieve Platinum Status between <i>plan anniversaries</i> if they make a very strong and regular effort to look after their health through the <i>healthy living programme</i> .

The *healthy living programme* gives the *person covered* a range of rewards and discounts to keep them motivated. The higher their *Vitality Status*, the bigger the rewards and the higher the discounts they will receive. The participant's *Vitality Status* could also affect the *plan premium* you pay in relation to your *plan*. The extent to which this is the case is set out in your *plan schedule* and plan provisions.

In order to access *Vitality Plus*, a separate fee is payable to us. Visit [vitality.co.uk/terms](https://www.vitality.co.uk/terms) to find the fees for *Vitality Plus* and *Vitality Optimiser*. You will only pay one *Vitality Plus* fee regardless of how many *Vitality Plus* plans you have. The fee will be charged on your first *plan* which includes *Vitality Plus*.

This fee may be subject to change to reflect an increase in the cost to us of providing *Vitality Plus* and *Vitality Optimiser*. We will tell you about any change to the fee in writing at least six weeks in advance.

If you are not satisfied with the change in the fee, you may cancel *Vitality Plus*. If you have *Vitality Optimiser* and you cancel *Vitality Plus*, *Vitality Optimiser* will be removed from your *plan*. Please refer to the provisions described in the section below, 'Can I cancel *Vitality Plus*?', or to your plan provisions document for more information about *Vitality Optimiser*.

## CASHBACK WITH VITALITY PLUS

As part of the rewards we offer under *Vitality Plus*, you may receive one cashback at each *plan anniversary* based on your *Vitality Status* at that time, as long as you have completed your health check for that plan year.

The amount of cashback you may receive will depend on whether your *plan* is a *single life plan* or a *joint life plan*:

PLAN TYPE	BRONZE	SILVER	GOLD	PLATINUM
Single life plan	£0	£0	£50	£125
Joint life plan	£0	£0	£100	£250

Cashback is not available without *Vitality Plus*.

You will receive your cashback by direct credit to the bank account which you use to pay your *plan premiums*, within 60 days of the *plan anniversary* on which your *Vitality Plus* premiums are charged. Any cashback we give you may be subject to tax. This might affect your tax position. If you have any questions about this, please contact a financial adviser or HM Revenue & Customs ([hmrc.gov.uk](http://hmrc.gov.uk)). Please note, if you have any premiums that are not paid to date, then you will not be eligible for a cashback payment.

If *Vitality Plus* is added to your *plan* less than 12 months before your *plan anniversary*, we will pay a proportionate amount of cashback at your next *plan anniversary*. The amount you may receive will be based on the number of months that you have had *Vitality Plus* before your next *plan anniversary*.

## VITALITY COMMITMENT

The *healthy living programme* will give you access to discounts and rewards for the duration of your *plan*. Because your *plan* could last many years, the discounts and rewards offered to you may need to be revised from time to time. The discounts and rewards offered will also depend on relationships with third party providers and the range of services these providers offer.

Each discount and rewards partner will have its own terms and conditions; these can be found on the *Vitality Member Zone*. The *Vitality Member Zone* is a website that the *person covered* can access and which provides information on the *healthy living programme* and our partners. It also allows the *person covered* to view their *Vitality Status*, increase their *Vitality* points and claim rewards from *Vitality* partners. The *person covered* can access the *Vitality Member Zone* at [member.vitality.co.uk/Login](http://member.vitality.co.uk/Login)

We may change the way we award points or the points-earning activities offered and the *Vitality Status* the *person covered* may achieve as a result. We may also change our partners from time to time and the rewards we offer. There may be instances where other aspects of the *healthy living programme* may be significantly enhanced, changed or withdrawn and we may make these changes at any time.

These changes may occur if our partners offer additional services or become unable to maintain their levels of service to us, or where we add new partners to or remove existing partners from the *healthy living programme*. Changes may also be required to prevent the fraudulent use of the *healthy living programme*. Revisions may be required as a result of other factors beyond our control.

Unless we tell you otherwise, the limits associated with the discounts and rewards we offer will not be multiplied by the number of insurance plans you hold with either *VitalityHealth* or *VitalityLife*. Not all insurance plans offered by the *Vitality Group* have the same discounts and rewards associated with them. Where you have more than one insurance plan with us, your discounts and rewards will be based on the plan that, in our view, gives you the most comprehensive package of benefits, and you will only be entitled to one cashback per person covered, regardless of the number of insurance plans you hold.

We will tell you about any changes to the *healthy living programme*, including any price increases or changes to partners or rewards, at least six weeks before the changes take effect, unless we are unable to do so due to factors outside our control.

If we change the way we award *Vitality* points we will do so with reference to clinical and / or behavioural science that evidences the changes should support healthy behaviours.

If we make a change to the way we award *Vitality* points, we will notify you at least three months before we make the change.

If you are not satisfied with any changes to the *healthy living programme*, you may cancel your plan and/or *Vitality Plus*. To cancel your plan, please refer to your plan provisions. To cancel *Vitality Plus*, please refer to the provisions described in the section below, 'Can I cancel *Vitality Plus*?'. We may amend these terms and conditions without your consent. Where we do so, we will give you reasonable advance notice in writing (which will not be less than six weeks' notice). If you are not willing to accept the change and you have *Vitality Plus*, you may cancel *Vitality Plus* or you may cancel your plan. To cancel your plan, please refer to your plan provisions.

#### HOW OFTEN CAN WE CHANGE THE PRICE OF PARTNERS OR REWARDS?

1. The prices for partners and rewards can be expressed as a monetary amount, a percentage discount off a partner's standard price, a percentage cashback on the partner's standard price or as a benefit without a specific retail value (e.g. a cinema ticket). If we do need to increase the monetary amount or change the percentage discount, we may change them for all our members at the same time. Any price increases or change to a percentage discount will only occur once in any 12 month period.
2. Where the cost of a partner or reward is expressed as a percentage discount off a partner's standard price, or as a percentage cashback on the partner's standard price, the partner's standard price may vary any number of times. This will lead to a change in the cost for members, even if the percentage discount remains unchanged. For example, the current discount on our health screens is 50%. If the current standard price is £40, the cost to members would be £20. If the standard price was increased to £50 and the discount remained at 50%, the cost to members would be £25.

#### CAN CHANGES YOU MAKE TO YOUR PLAN AFFECT THE HEALTHY LIVING PROGRAMME?

In order to select *Vitality Plus*, your plan premium must exceed our *Vitality Plus* minimum premium requirement as described above. If you make a change to your plan and the plan premium falls below the *Vitality Plus* minimum plan premium requirement that applied when you took out *Vitality Plus*, we will remove *Vitality Plus* in line with the cancellation provisions described in the section 'Can we cancel *Vitality Plus*?'.

If a person covered is added to the plan, the *Vitality Status* thresholds will be altered to reflect the fact that an additional member can now earn *Vitality* points (this may alter the actual *Vitality Status* of both members). This person covered can immediately take part in the *healthy living programme* activities and earn *Vitality* points.

If a person is removed from a joint life plan, they will no longer be able to access *healthy living programme* partners and will not be entitled to any share of rewards they may have earned had they not been removed, subject to the notice period of any relevant partner or reward. Also, all *Vitality* points they have earned will be removed and *Vitality Status* thresholds will be adjusted accordingly, and may result in a change in *Vitality Status* for the remaining person covered. There will be no refund/reward in respect of any *healthy living programme* activities or *Vitality* points earned once the person covered is removed from the plan.

If you have chosen *Vitality Optimiser* (this will be indicated in your plan schedule), and you later remove *Vitality Optimiser* from your plan, *Vitality Plus* will remain in place, unless you tell us that you wish to cancel it. For more information about *Vitality Optimiser*, see provision E in your plan provisions.

Your anniversary for your *Vitality healthy living programme* will align to your *VitalityHealth plan anniversary*, if you have one in force, even if you have an active *VitalityLife* plan.

#### CANCELLING VITALITY

Access to the *healthy living programme* will be cancelled on the date on which all your plans with *Vitality Plus* are terminated. Where a person covered is removed from a joint life plan, their access to the *healthy living programme* will be cancelled from that date.

If you are canceling a plan because you are replacing it with a new plan, then you will retain your *Vitality Status* and carry over 10% of the *Vitality* points that you had earned under the original plan, as long as the new plan is activated within 30 days.

We may also cancel the *healthy living programme* if we have reasonable grounds to suspect that you or the person covered have acted fraudulently in any way in relation to the *healthy living programme* or if we are required to do so by any law or regulation of England and Wales.

#### CAN I CANCEL VITALITY PLUS?

You can cancel *Vitality Plus* at any time but you need to give us 30 days' notice before you do so. If you have a joint life plan, *Vitality Plus* will be cancelled for both people.

If you have chosen Vitality Optimiser (this will be indicated in your *plan schedule*), and you cancel *Vitality Plus*, Vitality Optimiser will be removed from your *plan* and your *plan premiums* will change as described in provision D4.7 of your plan provisions. For more information about Vitality Optimiser, see provision E of your plan provisions.

Once *Vitality Plus* has been cancelled, any access to partners or entitlements to rewards that have been earned will be lost, subject to the notice period of any relevant partner or reward. This will include any cashback that has not yet been paid.

There will be no refund/reward in respect of any *Vitality Plus* activities or *Vitality* points earned once *Vitality Plus* has been cancelled.

If you cancel *Vitality Plus* you can apply to add it again at a future *plan anniversary*, provided that you do this at least six months after the date *Vitality Plus* was cancelled. However, you may not be able to add Vitality Optimiser to your *plan* again after it has been removed.

### CAN WE CANCEL VITALITY PLUS?

We will cancel *Vitality Plus* where you make a change to your *plan* and the *plan premium* falls below the *Vitality Plus* minimum *plan premium* requirement that applied when you took out *Vitality Plus*.

If you do not pay your fee for *Vitality Plus* by the due date, we will cancel *Vitality Plus*. If all outstanding fees are paid to us within three months we will reinstate your *Vitality Plus*. We can also cancel *Vitality Plus* if we have reasonable grounds to suspect that you or the *person covered* have acted fraudulently in any way in relation to *Vitality Plus* or if we are required to do so by any law or regulation of England and Wales.

If you have chosen Vitality Optimiser (this will be indicated in your *plan schedule*), then if we cancel your *Vitality Plus*, Vitality Optimiser will be removed from your *plan* and your *plan premiums* will change as described in provision D4.7 of your plan provisions. For more information about Vitality Optimiser, see provision E of your plan provisions.

Once *Vitality Plus* has been cancelled, any access to partners or entitlements to rewards that have been earned will be lost, subject to the notice period of any relevant partner or reward. This will include any cashback that has not yet been paid.