

# My Earnings Protected

## Application for Guaranteed Insurability Options

1. Mr  Mrs  Ms  Miss  Other  If 'other' please specify

First name(s)

Surname

Address

Postcode

2. Home Telephone Number

Mobile Telephone Number

Work Telephone Number

Email address

3. Current Occupation

4. Current Earnings (*per annum*)

5. Total Benefit Required (*maximum of 10% increase*)

6. Do you receive any ongoing earnings in the event of incapacity? Yes  No

If yes, how much?

For how long?

7. Do you currently have or are you applying for any cover with another insurer that pays out as the result of illness or injury? Yes  No

If yes, please provide further details? \_\_\_\_\_

8. Are you currently off work due to an accident or illness (whether claiming or not)? Yes  No

If yes, please provide further details? \_\_\_\_\_

9. Reason for Application (*please see below*)

The Guaranteed Insurability Options (GIO) will provide an opportunity to increase benefit without supplying medical evidence when one of the following events occurs:

On every fifth anniversary of the start date of the contract - No additional evidence required.

On marriage or entry into a civil partnership - Copy of Marriage Certificate.

Birth of a child to you or your partner - Copy of Birth Certificate.

Legal adoption of a child - Copy of documentation.

You receive a salary increase - Copy of letter from your employer.

If you take out or increase a mortgage on your primary residence - Copy of mortgage offer.

Signature

Date  /  /

*The opportunity to increase cover under the GIO will be after your contract's first anniversary.*

In addition to the events listed overleaf, which are generally deemed to be 'life events', you can include annual indexation.

Your premium will increase in line with your additional benefits and will be costed at your age when the change is actioned. You do not have to exercise the option. If you choose to exercise the option, it will be subject to the following conditions:

- You must apply for an increase within three months of the occurrence of one of the above events and you will be required to provide evidence of the event as appropriate.
- This option does not apply after your 55th birthday.
- All existing contract terms such as deferred periods, termination age, indexation will apply to any GIO.
- If special terms or loaded premiums were applied to your policy when it first commenced, or to any subsequent amendments, these will also be applied to any increases applied for under the GIO, unless they have been removed in the meantime.
- You cannot apply for a GIO if you are incapacitated, are claiming benefit or your premiums are in arrears. In addition, you must not have claimed for more than 6 weeks in the past 3 years prior to any application for a GIO.
- If you are unemployed or a Houseperson you cannot apply.
- If you are on a Temporary Suspension you cannot apply.
- The maximum GIO increase will be limited to 10% of current benefit per event.
- The maximum increase will also be limited to 20% of the current benefit in any 3 year period.
- The maximum amount of all increases, both GIO and annual indexation will be £52,000, or equal to the published maximum annual cover at that time. In all cases it will always be subject to remaining within the standard maximum benefit of 65% of your income.

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