



HEALTHY LIVING DISCOUNT

Rewarding you and your family for healthy living

The lifestyle you lead and the choices you make have a bigger impact on your health than you may think. If you don't smoke, eat healthy and get active, you are less likely to get ill. As a reward, we will apply a 10% discount to your annual premium, (applied at our sole discretion based on the provisions set out below).

Terms and Conditions

The basis for qualification includes all beneficiaries over the age of thirteen (13) years old who have a normal BMI range of between 18.50 and 24.99 as per the International BMI classification guidelines; no beneficiary on the policy has smoked or used nicotine or tobacco replacements in the last twelve (12) months and subject to any pre-existing conditions presented at application stage. To qualify for the healthy living discount, our Underwriters will determine qualification based on your completed medical questionnaire for all beneficiaries.

The 10% discount is applied to the full premium, including the Healthy Connect optional module.

If you are an existing customer who does not already have the discount then you can apply for the discount at renewal, the policyholder is required to submit the BMI results for each applicable beneficiary to our Customer Care team at least forty-five (45) days prior to the annual renewal date.

The discount is subject to medical underwriting and at our absolute discretion.

Together, all the way.SM



Important note: This document serves only as a reference and does not form part of a legal contract. The information herein is believed accurate as of the date of publication and is subject to change. This material is intended for informational purposes only and contains a partial and general description of benefits. We recommend that you examine your (product) policy in detail to be certain of precise terms, conditions and coverage. Coverage and benefits are available except where prohibited by applicable law.

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