

DECLARATION OF HEALTH – REINSTATEMENT

Please take care when answering the following questions to make sure they're accurate, true and complete. If not, you risk your cover being cancelled or when we assess a claim you risk us paying a reduced amount or nothing at all.

You don't need to tell us the results of predictive genetic tests unless your existing life cover and application(s) total more than £500,000. Above that limit, you only need to tell us the result of genetic tests for Huntington's disease. You can choose to tell us about any negative genetic test result which might enable us to offer better terms.

Your name (first/last name):

Policy number:

Cover type:

Date of last paid premium (dd/mm/yyyy):

Please tick Yes or No for all questions:

1. Since your last paid premium have you had any new medication or treatment lasting more than 2 weeks, or attended any hospital or clinic for tests or investigations? Yes No

2. Since your last paid premium have you noticed or been aware of:

- A lump or swelling? Yes No
- A mole or freckle that's changed in appearance or sensation or has required monitoring? Yes No
- Any other breast, testicular or skin changes including firmness, hardening or dimpling? Yes No
- Any unexplained bleeding or weight loss? Yes No
- A cough that has lasted for more than 3 weeks? Yes No

3. Since your last paid premium have you:

- Had depression, anxiety, stress, eating disorder(s) or any other mental health condition or illness that has involved time off work, treatment, counselling or consultation with a health professional? Yes No
 - Had chronic fatigue syndrome, or recurrent fatigue or tiredness, long Covid or fibromyalgia? Yes No
 - Tried to take your own life or intentionally harm yourself or had thoughts about taking your own life or intentionally harming yourself? Yes No
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4. You don't need to answer this question if you're reinstating a stand-alone Life Protection or Life Essentials policy.

Since your last paid premium have you had back, neck, joint or muscular condition requiring you to take any type of medication or to consult a health professional (for example nurse, doctor, physiotherapist, chiropractor)?

Yes No

This includes sciatica, slipped disc, muscular back pain or whiplash and / or any conditions or pain affecting your hips, shoulders, knees, ankles, wrists.

5. Are you currently:

- Having or waiting for medical investigations or tests? Yes No
 - Waiting for any form of treatment to start? Yes No
 - Waiting for test results? Yes No
 - Experiencing any new symptoms you're planning to see a medical professional or your GP about? Yes No
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If you've answered Yes to any questions, we may need to contact you for more information.

We may need to ask your doctor for information to support or check the answers you gave us in your application and declaration of health. If we do we'll ask you for your consent under the Access to Medical Reports Act (AMRA) 1988. If you don't give your consent we may not be able to reinstate your policy. We may request this information up to 6 months after your cover is reinstated.

Signature:

Date (dd/mm/yyyy):