

Policy Terms and  
Conditions for your  
**There-in-One Plan**<sup>®</sup>

For Life cover  
Too ill to work cover  
or both

**There**<sup>®</sup>  
*protecting family life*

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Here are the full Policy Terms and Conditions for your **There-in-One Plan**<sup>®</sup>. One plan with two different types of cover.

The Policy Terms and Conditions, your Policy Schedule, your online application, any information you provide to us over the phone, and any documents we have provided to you confirming changes you have made to your plan and the amount of cover, all form a contract between you and us.

**There**<sup>®</sup> is a trading name of Reliance Mutual Insurance Society Limited.

This contract is signed on our behalf and starts on the date shown in your Policy Schedule.



**Mark Goodale**  
Chief Executive

# 1. Definitions

Throughout this document some words or phrases have a specific meaning. These are listed below and will appear in **bold** throughout the document where this specific meaning applies.

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<b>amount of cover, amount of your cover, Life cover amount, Too ill to work cover amount</b>	Means the amount <b>you</b> are insured for. The amounts of Life cover and/or Too ill to work cover <b>you</b> are insured for, are shown in <b>your</b> Policy Schedule.
<b>annual income</b>	<p><i>If <b>you</b> are employed:</i></p> <p><b>Your annual income</b> will be <b>your</b> taxable earned income per year before tax deductions. This income must be from a single job.</p> <ul style="list-style-type: none"><li>• <b>Your</b> monthly gross salary can be found on <b>your</b> monthly payslip and multiplied by 12 to give <b>your</b> annual gross salary.</li><li>• If <b>you</b> are paid weekly then <b>your</b> weekly gross salary can be found on <b>your</b> weekly payslip and multiplied by 52 to give <b>your</b> annual gross salary.</li><li>• Overtime, commission and bonus payments may be included as long as they are paid weekly or monthly. The average amount over the previous year should be used. Bonus or commission payments that are paid less frequently than monthly cannot be included.</li></ul> <p>If <b>you</b> work for a limited company of which <b>you</b> are a controlling director, <b>your annual income</b> can include dividend income as long as that income is related to work activities and is paid as regular payments.</p> <p><b>You</b> cannot include any employer benefits including pension fund contributions or payments, benefits in kind like company cars, child care vouchers, accommodation allowance, contributions to health insurance premiums, drawings from <b>your</b> business account and investment dividends.</p> <p><i>If <b>you</b> are self-employed:</i></p> <p><b>Your</b> income will be the percentage of the net profits representing <b>your</b> share of the business, as declared in <b>your</b> tax return. This income must be from a single line of work.</p>
<b>end date</b>	Means the date <b>your plan</b> ends as shown in <b>your</b> Policy Schedule.
<b>exclusion(s)</b>	An <b>exclusion</b> to <b>your</b> cover is an illness or injury that <b>we</b> will not cover <b>you</b> for when <b>you</b> make a claim due to <b>your</b> specific personal circumstances. If <b>your plan</b> has any <b>exclusions</b> then they will be shown on <b>your</b> Policy Schedule for Too ill to work cover.
<b>first become unable to do your job, first became unable to do his job, first became unable to do her job</b>	This is the first day that <b>you</b> let <b>your</b> employer know that <b>you</b> are <b>unable to do your job</b> due to illness or injury, or, if <b>you</b> are self-employed, the first day that <b>you</b> seek medical assistance for the illness or injury that means <b>you</b> are <b>unable to do your job</b> . To ensure <b>your</b> claim is paid in full and on time it is important that <b>you</b> inform <b>us</b> as soon as <b>you</b> think <b>you</b> may want to claim on this <b>plan</b> .
<b>full monthly claim payment(s)</b>	The <b>full monthly claim payment</b> is the ' <b>Too ill to work cover amount</b> ' shown in <b>your</b> policy schedule.

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# 1. Definitions

continued

<b>monthly claim payment(s)</b>	The <b>monthly claim payment</b> is the amount <b>we</b> pay to <b>you</b> each month if <b>we</b> accept <b>your</b> claim for being <b>unable to do your job</b> for longer than the <b>no payment period</b> .
<b>monthly income</b>	<b>Your monthly income</b> is 1/12th of <b>your annual income</b> .
<b>no payment period</b>	Means how long <b>you</b> have to be continuously <b>unable to do your job</b> after <b>you first become unable to do your job</b> before <b>monthly claim payments</b> are payable. This is also sometimes called a deferred period. <b>Your</b> Policy Schedule shows whether <b>you</b> chose either a 1 month or a 3 month <b>no payment period</b> .
<b>plan(s)</b>	Means <b>your</b> There-in-One Plan, these Policy Terms and Conditions, <b>your</b> Policy Schedule and documents <b>we</b> provide to <b>you</b> to confirm changes to <b>your</b> Policy Schedule.
<b>premium(s)</b>	Means the monthly amount <b>you</b> pay for <b>your</b> There-in-One Plan.
<b>start date</b>	Means the date <b>your plan</b> started as shown in <b>your</b> Policy Schedule.
<b>stop working/not working/ not worked</b>	Means <b>you</b> do not have a job in which <b>you</b> work for 16 hours or more a week and from which <b>you</b> receive an <b>annual income</b> of £4,800 or more. If <b>your</b> working hours vary, <b>we</b> will consider <b>your</b> average hours worked in a job over the last three months to measure whether <b>you</b> work 16 hours or more a week in that job.
<b>UK resident</b>	Means <b>you</b> have lived in the UK for at least 12 months and that <b>you</b> spend the majority of <b>your</b> time in the UK. <b>You</b> must have a permanent UK address and have been registered with a UK doctor for at least the last 12 months.
<b>unable to do your job</b>	<b>You</b> are <b>unable to do your job</b> if <b>we</b> decide that, due to illness or injury, <b>you</b> are unable to do the essential things <b>you</b> have to do in <b>your</b> job. By essential things, <b>we</b> mean the things that cannot be left out of <b>your</b> job or reasonably changed. <b>We</b> measure <b>your</b> ability to work against the job <b>you</b> are doing when <b>you</b> claim. <b>You</b> must have been doing this job for at least 16 hours a week and have an <b>annual income</b> from this job of £4,800 or more. If <b>your</b> working hours vary, <b>we</b> will consider <b>your</b> average hours worked over the last three months to measure whether <b>you</b> work 16 hours or more a week in this job. If <b>you</b> are <b>not working</b> at the time of a claim, <b>we</b> measure against <b>your</b> ability to do the last job <b>you</b> had in which <b>you</b> worked at least 16 hours a week and had an <b>annual income</b> from this job of £4,800 or more provided <b>you</b> didn't voluntarily stop doing that job and that <b>your</b> period of <b>not working</b> (since that job) does not exceed 12 months.
<b>we, we'll, us, our</b>	Means <b>There</b> <sup>®</sup> , a trading name for Reliance Mutual Insurance Society Limited.
<b>you, your</b>	Means the person who applied online for this There-in-One Plan who is the insured and the person legally entitled to payments from the <b>plan</b> .

## 2. Your There-in-One Plan®

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### 2.1 Who can have a There-in-One Plan

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2.1.1 When **you** apply online:

- **You** must be a **UK resident**.
- **You** must be between 18 and 54 and want a **plan** to run for at least 5 years.
- The age **you** want to be covered until, must not be older than age 60.
- To apply for Too ill to work cover, **you** must have a job in which **you** work for 16 hours or more a week, and from which **you** receive an **annual income** of at least £4,800. This job must be a job that **we** can cover.
- The **end date** selected applies to all **your** cover in **your** There-in-One Plan.

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2.1.2 If **you** take out more than one There-in-One Plan with Life cover **you** must ensure that **you** do not exceed the maximum Life cover of £500,000 across all **your plans** held with **us**.

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2.1.3 If **you** take out more than one There-in-One Plan with Too ill to work cover **you** must ensure that **you** do not exceed the maximum Too ill to work cover of 50% of **your monthly income** or £1,250 per month, whichever is less, across all **your plans** held with **us**.

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### 2.2 Your cover

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2.2.1 **We** have two types of cover available for **your** There-in-One Plan – Life cover and Too ill to work cover. **You** can apply online for both or just one of these.

**Your** Policy Schedule will show what **you** chose and the amounts of cover **you** chose.

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2.2.2 When **you** applied online **we** asked **you** about **your** medical history, lifestyle and **your** job.

It is important that **you** were honest and that **you** answered the questions in full. **You** were asked to check that the information **you** provided in the answers to the questions **we** asked was correct.

**We** used the information **you** provided about **your** medical history, lifestyle and **your** job to decide what cover **we** could offer **you** and what the **premium** would be.

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2.2.3 Sometimes **we** can only offer Too ill to work cover with an **exclusion(s)**.

If **we** offered **you** Too ill to work cover with any **exclusions** then these will be shown in **your** Policy Schedule. **We** will not pay a claim if it's for the illness or injury shown as an **exclusion(s)**.

Too ill to work cover will provide **you** with cover for any illness or injury that causes **you** to be **unable to do your job**, other than those shown as an **exclusion(s)**.

## 2. Your There-in-One Plan®

continued

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### 2.2.4

Please understand that while **we** know that the vast majority of **our** customers are honest **we** do have to protect all **our** customers against the effects of fraud.

As part of **our** checks for fraud **we** may obtain a doctor's report to check or verify medical, lifestyle and other information provided to **us** as part of the application, or as part of the claims process.

**We** may cancel **your plan** and not pay a claim if **we** find that, at any time, **you** have acted fraudulently, or deliberately withheld relevant information from **us**, or provided untrue, inaccurate or misleading information.

**We** may cancel **your plan** if **we** determine that **you** would have known, or ought reasonably to have known, the correct answer to a question **we** asked **you**, but have deliberately provided an incorrect answer.

**We** may also cancel **your plan**, or may not pay the **amount of your cover** in full, if, had **you** answered all of the questions **we** asked **you** honestly and in full, it would have led **us** to a different decision about the **amount of your cover**.

For example:

- a higher **premium** would have applied for the **amount of your cover**; or
- the **amount of your cover** would have been lower for the same **premium**; or
- **your** application would have been deferred pending the outcome of a medical investigation; or
- an **exclusion** would have applied; or
- **your** application would have been declined.

If **we** cancel **your plan** **you** won't be entitled to a refund of **premiums** or any claim payment from it.

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### 2.2.5

If **we** discover that **your** actual date of birth differs from that shown in **your** Policy Schedule, then **we** will change the **amount of your cover** to the amount that would have been available based on **your** actual date of birth and the **premiums you** pay.

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### 2.2.6

It is important to remember that, although **our** There-in-One Plan has two types of cover, there is the flexibility to change them independently.

See *Condition 6* for "Changing **your** There-in-One Plan".

## 2. Your There-in-One Plan®

continued

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### 2.3 When your plan ends

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**2.3.1** All **your** cover in **your plan** will end on the **end date** shown in **your** Policy Schedule. At the **end date**, no further **premiums** will be due and **you** won't get anything back.

However, if **you** have Too ill to work cover, and before the **end date** of **your plan** **you** have become **unable to do your job**, then **monthly claim payments** will continue to be paid (if already in payment), or will start to be paid (once **we** have assessed and accepted **your** Too ill to work claim, and the **no payment period** is complete), until the earlier of:

- the equivalent of 60 **full monthly claim payments** that make up the maximum claim amount have been made;
- **you** recover and are no longer **unable to do your job**;
- **you** work in a different job for 16 or more hours a week;
- **your** 65th birthday; or
- **your** death.

In certain circumstances partial payments may continue to be paid rather than payments completely stopping. See *Condition 8.10 for details*.

This means that **monthly claim payments** can be paid to **you** beyond the **end date** of **your plan** if **you** are **unable to do your job** when the **end date** shown in **your** Policy Schedule, is reached.

**Your** Life cover will stop at the **end date** and **we** won't pay out if **you** die after the **end date**.

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**2.3.2** **Your** cover will end if **you** do not pay **your premiums** when they are due.

See *Condition 5 for details*.

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**2.3.3** **Your** cover will end if **your plan** is cancelled.

See *Condition 9 for details*.

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**2.3.4** **You** will need to consider cancelling **your** Too ill to work cover if **you** have **not worked** in the last 12 months, or if **you** are **not working** and **you** voluntarily stopped doing the last job **you** had in which **you** worked for 16 hours or more a week and from which **you** received an **annual income** of at least £4,800.

See *Condition 4.2.2 for details*.

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### 2.4 Why you might need more than one There-in-One Plan

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**2.4.1** When **you** applied for **your plan** **you** chose an age for **your plan** to end. The **end date** will apply to all of **your** Life cover and all of **your** Too ill to work cover in that **plan**.

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**2.4.2** **You** will need to apply online for more than one **plan** if **you** need:

- different **end dates** for Life cover and Too ill to work cover;
- part of **your** Life cover to end at a different age to another part of **your** Life cover; or
- part of **your** Too ill to work cover to end at a different age to another part of **your** Too ill to work cover.

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**2.4.3** When **you** applied for Too ill to work cover **you** chose **your no payment period**. If **you** chose **your no payment period** to be:

- 1 month, and **you** also need some Too ill to work cover to be payable after **you** have been **unable to do your job** for 3 months; or
- 3 months, and **you** also need some Too ill to work cover to be payable after **you** have been **unable to do your job** for 1 month;

then **you** will need to apply online for more than one plan.



## 2. Your There-in-One Plan®

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### 2.5 Logging in at there.co.uk

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- 2.5.1** As part of **your** online application process, **you** were able to set up some details to allow **you** to securely access **your** There-in-One Plan by logging in to there.co.uk.  
**You** will need to keep these details safe, because **you** will need to log in from time to time.  
**We** may update **our** security requirements from time to time, which may change how **you** log in.
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- 2.5.2** **We** will email **you** to notify **you** that a new letter or document is available to **you** to access by logging in at there.co.uk.  
It's important that **you** log in to view new documents.  
However, **we** may send any notification or document to **you** by post.
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- 2.5.3** **You** can log in to there.co.uk to change **your** personal details (name, address, email, telephone number and bank details).
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- 2.5.4** **You** cannot cancel **your** cover in **your** There-in-One Plan by logging in at there.co.uk.  
*See Condition 9 for details of how **you** can cancel.*

# 3. How your Life cover works

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## 3.1 What's covered if you chose Life cover

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**3.1.1** We will pay the **Life cover amount** if **you** die between the **start date** and the **end date** of **your plan**.  
We won't pay a Life cover claim if **you** die as a result of intentionally taking **your** own life in the first 12 months from the **start date** of **your** Life cover.

**3.1.2** If a Life cover claim is made, and **your** total **Life cover amount** with **us** across all **plans** is more than £500,000, the most **we** will pay is £500,000 and **we** will refund **premiums** **you** have overpaid for any cover over £500,000.

**3.1.3** Life cover only pays out if **you** die. It doesn't pay out if **you** become ill or injured, no matter how seriously; it only pays out following **your** death.

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## 3.2 Travelling or living abroad if you chose Life cover

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**3.2.1** **You** are covered if **you** die anywhere in the world.

**3.2.2** **You** do not need to cancel **your** Life cover if **you** travel, or decide to live abroad after **you** have started **your plan**.

**3.2.3** Payment will be in sterling and **we** will not be responsible for any costs associated with conversion to another currency.

## 4. How your Too ill to work cover works

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### 4.1 What's covered if you chose Too ill to work cover

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- 4.1.1** We will pay the **monthly claim payment** amount if **you** become **unable to do your job** and remain **unable to do your job** for longer than the **no payment period**.  
**You** must be continuously **unable to do your job** throughout the **no payment period**.  
We will not pay a claim if it's for an illness or injury shown in **your** policy schedule as an **exclusion(s)**.  
*See Condition 2.2 for details.*  
We will need to let **us** know about **your** claim within certain timescales or either **we** may not pay **you**, or **we** may start **monthly claim payments** from a later date.  
*See Condition 8.3 for details.*  
We will need to assess and accept **your** claim before **we** can start **monthly claim payments**.  
*See Condition 8.4 for details.*  
We will need to review **your** claim to confirm that **you** remain **unable to do your job** due to illness or injury.  
*See Condition 8.6 for details.*  
**Monthly claim payments** will always be paid on the last day of the month.  
The maximum amount payable from the **plan** is the equivalent of 60 **full monthly claim payments** which can be paid over a single or multiple claims.
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- 4.1.2** If **you** have more than one job then **you** must declare the distinct job **you** are claiming against and this job must solely provide an **annual income** of at least £4,800 and **you** must work 16 hours or more a week in this particular job. **You** cannot combine smaller jobs to meet the 16 hours a week and £4,800 **annual income** requirements.
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- 4.1.3** **Your monthly claim payments** will stop once **you** become well enough that **you** are no longer **unable to do your job**, or, if sooner, when **we** have paid **you** the equivalent of 60 **full monthly claim payments**.  
It's important to remember that "well enough that **you** are no longer **unable to do your job**" means just that and there does not have to be an actual job for **you** to go to.  
**Your monthly claim payments** will also stop if **you** work in a different job for 16 or more hours a week, or if **you** die.  
In certain circumstances partial payments may continue to be paid for a limited time rather than payments completely stopping. *See Condition 8.10 for details.*
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- 4.1.4** Too ill to work cover does not pay out unless the reason **you** are **unable to do your job** is illness or injury. It doesn't pay out if **you** die. If **you** are receiving **monthly claim payments**, these will stop if **you** die. In addition, Too ill to work cover will not pay out because **you** become unemployed, **you** are made redundant, or **you** choose not to work.
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- 4.1.5** **You** can't claim if **you** are suffering from an illness or injury and still doing **your** job.  
*See Condition 8.10 for when this doesn't apply.*
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- 4.1.6** If **you** are **not working** and **you** become ill or are injured, then provided **you** have been **not working** for less than 12 months, **your** claim will be considered if **you** would be unable to do the last job **you** had in that period in which **you** worked for 16 or more hours per week and from which **your** **annual income** was £4,800 or more, unless **you** voluntarily stopped doing that job.
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- 4.1.7** If a Too ill to work claim is made, and **your** total **Too ill to work cover amount** with **us** across all **plans** is more than £1,250 a month or 50% of **your** **monthly income** at the time of **your** most recent application if less, the most **we** will pay is £1,250 or 50% of **your** **monthly income** at the time of **your** most recent application if less.  
We will refund **premiums** **you** have overpaid for any cover over £1,250 or 50% of **your** **monthly income** at the time of **your** most recent application if less.

# 4. How your Too ill to work cover works

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## 4.2 If you stop doing your job and you chose Too ill to work cover

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**4.2.1** You don't have to tell us when you change your job, unless you are applying to increase your Too ill to work cover or to extend your There-in-One Plan to cover you for longer.

**4.2.2** If you stop working (and are not claiming Too ill to work cover) then:

- once you have **not worked** for 12 months or more; or
- if you voluntarily stopped doing the last job you had in which you worked for 16 hours or more a week and from which you received an **annual income** of at least £4,800;

we won't pay out if you claim under your Too ill to work cover.

You will need to decide whether to cancel your Too ill to work cover or to continue to pay for your Too ill to work cover, even though we will not pay out if you claim.

If you continue to pay your Too ill to work premiums, you will be covered when you start working again in a job in which you work for at least 16 hours a week and from which you receive an **annual income** of at least £4,800.

If you decide to cancel your Too ill to work cover, but later start working and want cover again, then you will have to apply online for a new There-in-One Plan.

- We will ask you about your medical history, lifestyle and your job at the time you want cover again.
- We may not be able to offer you cover.
- We may have to charge you more because of your medical history, lifestyle or job.
- We may have to apply an **exclusion(s)** for an illness or injury which we will not cover you for.
- Your **premium** will be more, because your new cover would start at an older age.

**4.2.3** If you decide to cancel your Too ill to work cover, because:

- you have **not worked** for 12 months; or
  - you are **not working** and you voluntarily stopped doing the last job you had in which you worked for 16 hours or more a week and from which you received an **annual income** of at least £4,800;
- then any Life cover can continue and we will amend your premium to pay for the Life cover only.

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## 4.3 Travelling or living abroad if you chose Too ill to work cover

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**4.3.1** If your claim is accepted, when your monthly claim payments are payable, we will pay you in any of the following countries:

Australia, Austria, Belgium, Bulgaria, Canada, Channel Islands, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Ireland, Isle of Man, Italy, Japan, Latvia, Lithuania, Luxembourg, Malta, Netherlands, New Zealand, Norway, Poland, Portugal, Romania, Singapore, South Africa, Slovakia, Slovenia, Spain, Sweden, Switzerland, UK or USA.

If you claim and you are not in the UK, we may need you to see a medical professional in another country. A return to the UK for assessment by UK medical professionals may be required. Any travel required will be at your own cost.

**Monthly claim payments** will be in sterling and you will be responsible for any costs associated with conversion to another currency.

**4.3.2** We will not accept your claim in any country other than those listed in *Condition 4.3.1*.

# 5. Everything you need to know about paying your premiums

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## 5.1 Paying your premiums

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**5.1.1** You are responsible for paying **your premiums** on the date shown in **your** Policy Schedule. You must pay **your premiums** by direct debit through **your** bank.

**5.1.2** You must continue to pay **your premiums** even if **we** are paying **you** Too ill to work **monthly claim payments**.

If **we** are unable to collect **your premiums** by direct debit while **we** are paying **you** Too ill to work **monthly claim payments**, then **we** will deduct any missed **premiums** from **your** next **monthly claim payment**.

However, if **we** are unable to do this because **your premium** is greater than **your monthly claim payment**, then **we** will stop paying **you** Too ill to work **monthly claim payment** because **you** are not paying **your premiums**.

*Condition 5.2 will then apply.*

**5.1.3** Your **premiums** will never increase unless **you** choose to increase **your** cover, extend **your end date**, add Too ill to work cover if **you** don't already have this in **your plan**, or add Life cover if **you** don't already have this in **your plan**.

**5.1.4** Your Policy Schedule shows when **premiums** are due and how long **you** must pay **premiums** for.

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## 5.2 What happens if you don't pay

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**5.2.1** If a **premium** is not paid by direct debit when it is due, **you** can call us to set up a new direct debit instruction.

Once **you** have missed three consecutive **premium** payments **we** will cancel **your plan**, **your** cover will end and **you** will get nothing back.

If, following a missed **premium**, **you** restart **premiums** but any earlier **premiums** remain unpaid, then if all **your premiums** are not paid up-to-date within three months of restarting **your premiums**, **we** will cancel **your plan**, **your** cover will end and **you** will get nothing back.

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## 5.3 Restarting your plan

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**5.3.1** If **your** cover has ended and it is more than 12 months since **you** paid a **premium**, then **you** cannot restart **your** cover under the same **plan**.

**You** may be able to buy cover by applying online at [there.co.uk](https://there.co.uk) for a new **plan**.

**5.3.2** If **your** cover has ended and it is 12 months or less since **you** paid a **premium**, then **you** may be able to restart **your** cover.

**We** will ask **you** about **your** medical history, lifestyle and **your** job at the time **you** want cover again.

If **we** can offer **you** cover by restarting **your plan**, then **you** will need to bring **your premiums** up-to-date and set up a new direct debit instruction for future **premiums**. This means that **you** must pay all the **premiums** that would have been payable had **your plan** not ended.

If **we** are not able to offer **you** cover by restarting **your plan**, then **you** may be able to buy cover by applying online at [there.co.uk](https://there.co.uk) for a new **plan**.

## 6. Changing your There-in-One Plan®

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### 6.1 What you can and can't change

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**6.1.1** If **you** wish to increase **your** cover, add a new type of cover or choose a later **end date**, **you** must, at the time **you** apply for the change, meet the requirements of *Condition 2.1* for taking out a new **plan**.

**6.1.2** **We** will ask **you** about **your** medical history, lifestyle and **your** job. Depending on **your** answers, **we** may not be able to accept **your** application to increase **your** cover, add a new type of cover or choose a later **end date** and if this happens **we** will let **you** know.

*See Condition 6.2.1, 6.4.2, and 6.6.2 for details.*

If **your** medical history, lifestyle and **your** job satisfy **our** requirements, changes **you** can make are:

- **You** can change the **end date** of **your plan**.

*See Condition 6.2 for details.*

- **You** can change the amount of **your** Life cover.  
**You** can change the amount of **your** Too ill to work cover.  
The amounts can be changed independently.

*See Condition 6.3 and 6.4 for details.*

- If **your** There-in-One Plan only has Too ill to work cover then **you** can add Life cover.

*See Condition 6.5 for details.*

- If **your** There-in-One Plan only has Life cover then **you** can add Too ill to work cover.

*See Condition 6.6 for details.*

If **you** have more than one There-in-One Plan **you** can change each **plan** independently.

---

**6.1.3** Changes **you** cannot make are:

- If **your** There-in-One Plan has Too ill to work cover and **you** chose a 1 month **no payment period**, then **you** cannot change it to 3 months.
- If **your** There-in-One Plan has Too ill to work cover and **you** chose a 3 month **no payment period**, then **you** cannot change it to 1 month.

In exceptional circumstances **we** may have to decline extensions or increases to cover under the **plan**; for example where the law changes, the regulator prevents **us**, or to do so would endanger the interests of **our** members.

**You** cannot make changes to the **plan** if **you** are claiming Too ill to work payments.

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**6.1.4** **You** don't have to tell **us** when **you** change **your** job unless **you** are applying to change **your** cover.

# 6. Changing your There-in-One Plan®

continued

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## 6.2 Changing the end date of your plan

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**6.2.1** You can apply to extend the date **your plan** ends at any time provided that there are at least 5 years remaining after you have made the change.

You cannot extend the date **your plan** ends beyond **your** 60th birthday.

You cannot extend the date **your plan** ends if **you** are currently claiming under **your** Too ill to work cover.

If **you** apply to extend the date **your plan** ends, then **we** will ask **you** about **your** medical history, lifestyle and **your** job.

Based on this information **we** will work out if **we** can extend the date **your plan** ends, and if **we** can **we** will let **you** know:

- how much **your** increase in **premium** will be, and
- if any **exclusions** apply.

**Your** health, lifestyle or job may have changed such that **we** cannot extend the date **your plan** ends.

**Your** existing cover is not affected if **we** cannot extend the date **your plan** ends.

---

**6.2.2** You can reduce the date **your plan** ends at any time provided that there are at least 5 years remaining after **you** have made the change.

If **you** choose to change the **end date** of **your plan** to an earlier date, then **we** will not take into account **your** medical history, lifestyle or **your** job at the time **you** apply for the change, when calculating **your** reduced **premium**.

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## 6.3 Reducing the amount of your Life cover and/or reducing the amount of your Too ill to work cover

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**6.3.1** If **you** reduce **your** Life cover and/or **your** Too ill to work cover, then **we** will not take into account **your** medical history, lifestyle or **your** job at the time **you** apply for the reduction, when calculating **your** reduced **premium**.

---

**6.3.2** You can reduce **your Life cover amount** at any time provided that **you** don't reduce **your Life cover amount** below £5,000.

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**6.3.3** You can reduce **your Too ill to work cover amount** at any time provided that **you** don't reduce **your Too ill to work cover amount** below £50 per month.

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**6.3.4** You can reduce **your Life cover amount** to zero if **you** have a **Too ill to work cover amount** of £50 or more a month remaining in **your** There-in-One Plan.

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**6.3.5** You can reduce **your Too ill to work cover amount** to zero if **you** have a **Life cover amount** of £5,000 or more remaining in **your** There-in-One Plan.

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**6.3.6** See *Condition 9* if **you** want to reduce both **your Life cover amount** and **your Too ill to work cover amount** to zero.

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# 6. Changing your There-in-One Plan®

continued

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## 6.4 Increasing the amount of your Life cover and/or increasing the amount of your Too ill to work cover

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**6.4.1** You can apply to increase the amount of **your** Life cover and/or the amount of **your** Too ill to work cover at any time provided that **you** are not currently claiming on **your** Too ill to work cover and that there are at least 5 years remaining before the **end date** of **your plan**.  
You must not increase **your** total Life cover across all **your** There-in-One Plans to more than £500,000.  
You must not increase **your** total Too ill to work cover across all **your** There-in-One Plans to more than 50% of **your monthly income** at the time **you** apply for **your** increase or £1,250, whichever is less.

**6.4.2** If **you** apply to increase the amount of **your** Life cover and/or the amount of **your** Too ill to work cover, then **we** will ask **you** about **your** medical history, lifestyle and **your** job.  
Based on this information, **we** will work out if **we** can accept **your** application to increase **your** cover, and if **we** can:

- **we** will let **you** know how much **your** increase in **premium** will be, and
- **we** will let **you** know if any **exclusions** apply.

**Your** health, lifestyle or job may have changed such that **we** cannot accept **your** application to increase **your** cover.  
**Your** existing cover is not affected if **we** cannot increase **your** cover.

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## 6.5 Adding Life cover if you don't already have this type of cover in your There-in-One Plan

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**6.5.1** You can apply at any time to add Life cover to **your plan** if **you** don't already have Life cover in **your plan**, provided that **you** are not currently claiming on **your** Too ill to work cover and that there are at least 5 years remaining before the **end date** of **your plan**.  
You must not add Life cover to **your plan** which increases **your** total Life cover across all **your** There-in-One Plans to more than £500,000.

**6.5.2** If **you** apply to add Life cover to **your plan**, then **we** will ask **you** about **your** medical history, lifestyle and **your** job.  
Based on this information **we** will work out if **we** can accept **your** application to add Life cover, and if **we** can, **we** will let **you** know how much **your** increase in **premium** will be.  
**Your** health, lifestyle or job may have changed such that **we** cannot accept **your** application to add Life cover to **your plan**.  
Any changes to **your** health, lifestyle or job will not affect **your** existing Too ill to work cover.

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## 6.6 Adding Too ill to work cover if you don't already have this type of cover in your There-in-One Plan

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**6.6.1** You can apply at any time to add Too ill to work cover to **your plan** provided that **you** don't already have Too ill to work cover in **your plan** and that there are at least 5 years remaining before the **end date** of **your plan**.

**6.6.2** If **you** apply to add Too ill to work cover to **your plan**, then **we** will ask **you** about **your** medical history, lifestyle and **your** job.  
Based on this information **we** will work out if **we** can accept **your** application to add Too ill to work cover, and if **we** can **we** will let **you** know:

- how much **your** increase in **premium** will be, and
- if any **exclusions** apply.

**Your** health, lifestyle or job may have changed such that **we** cannot accept **your** application to add Too ill to work cover to **your plan**.  
Any changes to **your** health, lifestyle or job will not affect **your** existing Life cover.



# 7. All about Life cover claims

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## 7.1 Who we'll pay

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**7.1.1** If **you** have died **we** will pay **your** claim to **your** legal personal representative(s). If **you** made a will, this person is called an executor. If **you** haven't made a will, a person will be appointed by the courts to look after **your** affairs; this person is called an administrator.

This applies except where:

- **You** have notified **us** that **you** have assigned **your** Life cover to a person or company. **We** will pay the claim to the assignee.
- **You** have notified **us** that **you** have placed **your** Life cover in trust. **We** will pay the claim to the trustee(s). Note that **you** can only place **your Life cover amount** in trust; **your Too ill to work cover amount** must not be placed in trust.
- **You** are bankrupt when **you** die. **We** will pay **your Life cover amount** to the Trustee in Bankruptcy, unless **you** have placed **your** Life cover in trust.

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## 7.2 How to claim

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**7.2.1** **We** will need the person(s) making the claim (*see Condition 7.1*) to contact **us** by phone or in writing if **you** have died.

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## 7.3 What we'll need to support a claim

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**7.3.1** **We** will need sight of **your** original death certificate.

**7.3.2** **We** will check **your** identity and **your** date of birth. **We** may do this electronically or **we** may ask for sight of one or more of **your** personal documents showing **your** date of birth and proof of **your** name and address.

**We** recognise that these are valuable documents and that other people may need them at the same time. **We** look after all documents carefully and return them quickly.

**7.3.3** **We** will need sight of the Grant of Probate or Letters of Administration confirming the name of the executor or administrator, where applicable. If **your** Life Cover has been assigned, **we** will need sight of the Deed of Assignment. If **your** Life Cover has been placed in trust, **we** will need sight of the trust document.

**7.3.4** **We** may need to check the identity of the claimant. **We** may do this electronically or **we** may ask for sight of one or more personal documents providing proof of name and address.

**7.3.5** In some circumstances, **we** may need to obtain details of **your** medical history before **we** can pay a claim.

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## 7.4 When we'll pay your claim

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**7.4.1** When **we** have all the information **we** require, as outlined in *Condition 7.3*, **we** will assess **your** claim. **We** will ask for some details to make payment directly to the claimant's bank account, if the claim is accepted.

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## 7.5 Tax treatment of your claim

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**7.5.1** Unless **we** make payment directly to **your** Trustee(s) because **you** have placed **your** Life cover in trust, or to an assignee or the Trustee in Bankruptcy, the **Life cover amount** will form part of **your** estate and may be liable for Inheritance Tax.

## 8. All about Too ill to work claims

---

### 8.1 Who we'll pay

---

8.1.1 Once **we** have assessed and accepted **your** claim **we** will pay any **monthly claim payments** directly into **your** bank account.

---

### 8.2 How to claim

---

8.2.1 **We** prefer **you** to let **us** know by telephone, but **you** can email or write.

---

### 8.3 When you need to tell us you may have a claim

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8.3.1 Please contact **us** as soon as **you** believe that **you** may wish to claim so that **we** can assess **your** claim as quickly as possible. **You** should tell **us** before the end of the **no payment period** that **you** are likely still to be **unable to do your job** when the end of the **no payment period** is reached. This will enable **us** to begin assessing **your** claim.

If **your** claim is accepted, **your monthly claim payments** will be payable from the end of the **no payment period**. However, if **you**:

- Chose a 1 month **no payment period** and **you** tell **us** about **your** claim later than 2 months (but earlier than 6 months) after **you first become unable to do your job**, then **we** may start **your monthly claim payments** from when **you** first tell **us** and not from the end of the **no payment period**.
- Chose a 3 month **no payment period** and **you** tell **us** about **your** claim later than 4 months (but earlier than 6 months) after **you first become unable to do your job**, then **we** may start **your monthly claim payments** from when **you** first tell **us** and not from the end of the **no payment period**.
- Tell **us** about **your** claim later than 6 months after **you first become unable to do your job**, then **we** won't pay **your** claim.

The timescales above for telling **us** about **your** claim will not apply if **your** medical condition prevented **you** from informing **us**.

# 8. All about Too ill to work claims

continued

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## 8.4 What we'll need to support a claim

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**8.4.1** We will need a completed claim form, so that **we** can assess **your** claim.

**8.4.2** We cannot accept a doctor's sick note or Statement of Fitness for Work in place of **our** claim form.

**8.4.3** Where possible **we** will fill in **your** part of the claim form with **you** over the phone. **We** will need **you** to tell us:

- about **your** illness or injury;
- about the job **you** were doing immediately before **you** became ill or injured in which **you** worked at least 16 hours a week and from which **you** had an **annual income** of £4,800 or more. **We** will ask how many hours **you** worked a week and how much **you** were earning from this job (**we** may ask for evidence of hours worked and/or earnings). Even if **you** have more than one job, only one job will be considered for **your** claim;
- the reasons why **you** cannot do this job;
- the treatment **you** are receiving and the plans for future treatment.

**We** will then send **you** the claim form with **your** part completed and ask **you** to check it carefully and confirm **your** answers.

**We** will ask **you** to take the claim form to **your** doctor or treating consultant to confirm the medical information **you** have provided to **us** and explain why **you** are **unable to do your job**.

The claim form includes a section for **you** to give **us your** consent for access to **your** medical records.

The claim form will need to be returned to **us**.

**We** will pay any fee **your** doctor or treating consultant charges for this.

---

**8.4.4** If **you** don't want to or are unable to complete the claim form over the phone, or **you** don't want to or are unable to take the claim form to **your** doctor or treating consultant yourself, then **we** will send **you** a claim form.

**You** will need to complete **your** part and return the form to **us**.

**We** will send the claim form to **your** doctor or treating consultant to complete their part.

**Your** doctor or treating consultant will need to complete their part of the claim form and then return the form to **us**.

---

**8.4.5** Once **we** have received **your** completed claim form **we** will use the information **you** and **your** doctor or treating consultant provide **us** with to assess **your** claim.

**We** will need to be satisfied that **you** are **unable to do your job**.

**We** will need to check to make sure that the illness or injury is not shown as an **exclusion** in **your** Policy Schedule.

If the illness or injury is shown as an **exclusion** in **your** Policy Schedule then **your** claim will be rejected.

**We** will need **you** to confirm that **you** have been continuously **unable to do your job** throughout the **no payment period**.

## 8. All about Too ill to work claims

continued

- 
- 8.4.6** For most claims **we** will be able to assess **your** claim based on the information **we** receive from both **you** and **your** doctor or treating consultant. However, in some circumstances **we** may need extra information in order to assess **your** claim:
- **We** might need to ask **you** for some more information.
  - **We** might need **you** to be examined by an alternative medical practitioner of **our** choice and a report sent to **us**.
  - **We** might need a report from a member of **our** own staff or a person acting on **our** behalf who's visited **you** in **your** own home to discuss the claim.
  - **We** might need some information from **your** employer(s) about the nature of **your** job(s).
- All claims are looked at individually. **We** won't ask for unnecessary information.

- 
- 8.4.7** Once **we** have assessed **your** claim **we** will let **you** know the results of **our** assessment as soon as **we** can.
- If **we** assess **your** claim and approve it, **we** will let **you** know when **we** will start making **monthly claim payments**.
- If **we** do not approve **your** claim **we** will let **you** know why. **We** will not approve **your** claim if:
- **you** are not **unable to do your job**;
  - **you** are unemployed and:
    - when **you first become unable to do your job**, **you** had been **not working** for more than 12 months; or
    - **you** voluntarily stopped doing the last job **you** had in which **you** worked for 16 hours or more a week and from which **you** received an **annual income** of at least £4,800;
  - **your** cover has ended because **you** have not paid **your premiums**; or
  - the job **you** are unable to do is not a job in which **you** work 16 hours or more a week and from which **you** earn £4,800 or more a year.
- If **we** do not approve **your** claim and there is any extra information **you** want to provide **us** with then **you** can. **We** will consider the information **you** provide and whether it alters the decision **we** have made and **we** will advise **you** of the outcome.

- 
- 8.4.8** **We** will check **your** identity and **your** date of birth. **We** may do this electronically or **we** may ask **you** to let **us** have sight of one or more of **your** personal documents showing **your** date of birth and proof of **your** name and address.
- We** recognise that these are valuable documents and that other people may need them at the same time. **We** look after all documents carefully and return them quickly.

## 8. All about Too ill to work claims

continued

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### 8.5 When we'll start to pay your claim

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- 8.5.1** Once **we** have assessed and accepted **your** claim, **we** will work out when **your monthly claim payments** will start to be paid. **We** will look at when **you** told **us** about **your** claim. **Your monthly claim payments** will start to be paid after the **no payment period** has ended, as described in *Condition 8.3*.
- 
- 8.5.2** **We** will start **your monthly claim payments** on the last day of the calendar month during which the **no payment period** ends, or the end of the calendar month during which **we** accept **your** claim, if later.
- 
- 8.5.3** **You** must continue to pay **us** **your premiums** even if **we** are paying **you** **your monthly claim payments**.  
*See Condition 5.1.2 for details.*
- 
- 8.5.4** The first **monthly claim payment** may not be for a full month's payment. **We** will pay **you** a proportionate amount depending on how many days during that month **you** are entitled to.  
*Example 8.5.4(a)*  
The claimant **first became unable to do his job** on 11 June and had a 1 month **no payment period** and £400 per month cover. The claimant contacted **us** on 20 June to claim and the claim was assessed and approved on 2 July. The claimant is still **unable to do his job** at the end of July, and been continuously **unable to do his job** since 11 June.  
Payments became due from 11 July, which is the end of the **no payment period**, with the first payment being paid at the end of July.  
The claimant will be paid for 21 days in July, which is the number of days from 11 July to 31 July. The payment calculation is  $21/31 \times £400 = £270.97$ .
- 
- 8.5.5** The first **monthly claim payment** may be for more than a full month's payment.  
*Example 8.5.5(a)*  
The claimant **first became unable to do her job** on 11 June and had a 1 month **no payment period** and £400 per month cover. The claimant contacted **us** on 20 July to claim and the claim was assessed and approved on 3 August. The claimant is still **unable to do her job** at the end of August, and been continuously **unable to do her job** since 11 June.  
Payments became due from 11 July which is the end of the **no payment period**, with the first payment being paid at the end of the August. The claimant will be paid for 21 days in July which is the number of days from 11 July to 31 July, plus a full month for August.  
The payment calculation is  $21/31 \times £400 + £400 = £670.97$ .
- 
- 8.5.6** Once **we** have paid **your** first **monthly claim payment** and if **you** are still unable to work for the whole of the next calendar month (from the 1st to the end of the month), then at the end of the month **we** will pay **you** a **full monthly claim payment**.

# 8. All about Too ill to work claims

continued

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## 8.6 Reviewing your claim

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**8.6.1** After **we** have started paying **your monthly claim payments** **we** will carry out regular reviews to ensure that **we** do not pay **you** more than **you** are entitled to.

**8.6.2** **We** will let **you** know when a review is being carried out.

**8.6.3** **We** will let **you** know when **we** have completed a review and when either:

- the next review will be, or
- when **we** will stop **your monthly claim payments**.

**8.6.4** As part of the review of an ongoing claim **we** may:

- ask **you** to complete further declarations about **your** illness or injury; and/or
- need additional information or reports from **your** doctor, treating consultant or other specialist; and/or
- need **you** to see another doctor or health professional of **our** choice to help **us** understand **your** medical or job information in more detail; and/or
- need information from **your** employer; and/or
- need details of other work **you** are doing.

**8.6.5** **We** will use this additional information and all the information provided by **you, your** doctor or treating consultant and other people **we** may consult to determine whether:

- **you** are well enough to return to **your** job;
- **you** are well enough to return to **your** job part time (*see Condition 8.10 for details*);
- **you** continue to be **unable to do your job**.

**8.6.6** If **we** decide that **your monthly claim payments** should be stopped or reduced, and **you** have further information **you** want to provide **us** with, then **you** can. In that event, **we** will consider the information **you** provide and whether this alters the decision **we** have made and advise **you** of the outcome.

**8.6.7** It is important that **you** tell **us** about **your** progress with **your** illness or injury and **your** progress towards returning to work.

**8.6.8** Please let **us** know when **you** recover and are well enough to return to do **your** job.

**8.6.9** If **we** overpay **you**, then **you** will need to repay the overpayment.

## 8. All about Too ill to work claims

continued

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### 8.7 The maximum claim amount

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**8.7.1** The maximum claim payable from **your** Too ill to work cover is equivalent to 60 **full monthly claim payments**.

**8.7.2** Once **you** have received this maximum claim amount, **your** Too ill to work cover will end. **Your monthly claim payments**, and the **premium** payments for **your** Too ill to work cover, will stop. If **you** have Life cover in **your** There-in-One Plan, then **your** Life cover will continue and **we** will reduce **your premium** so that **you** pay for **your** Life cover only.

**8.7.3** Each **monthly claim payment** for the **Too ill to work cover amount** shown in **your** Policy Schedule uses one of the 60 **full monthly claim payments** that make up the maximum claim amount.

**8.7.4** If **your** first or last **monthly claim payment** is for less than a full month, then **you** will use up the corresponding percentage of one month of the 60 **full monthly claim payments** that make up the maximum claim amount.  
*See Condition 8.7.7 for details.*

**8.7.5** If **your** first **monthly claim payment** is for greater than a full month, then **you** will use up the corresponding percentage greater than one month of the 60 **full monthly claim payments** that make up the maximum claim amount.  
*See Condition 8.7.7 for details.*

**8.7.6** If **we** pay **you** a reduced **monthly claim payment** amount because **you** have returned to work part-time, or to a lower paid job, then each reduced **monthly claim payment** uses up a percentage of one month of the 60 **full monthly claim payments** that make up the maximum claim amount.  
*See Condition 8.7.7 for details.*

## 8. All about Too ill to work claims

continued

### 8.7.7

Where we pay less than a **full monthly claim payment**, the calculation of the percentage of one month of the 60 **monthly claim payments** that make up the maximum claim amount is equal to the reduced **monthly claim payment** amount divided by one **full monthly claim payment** multiplied by 100. This will be rounded down to 2 decimal places.

#### *Example 8.7.7(a)*

The claimant **first became unable to do his job** on 11 June and has a 1 month **no payment period** before **monthly claim payments** of £400 are paid. The claimant contacted us on 20 June to claim and the claim was assessed and approved on 2 July. The claimant is still **unable to do his job** at the end of July, and been continuously **unable to do his job** since 11 June.

Payments became due from 11 July, which is the end of the **no payment period**, with the first payment being paid at the end of July.

The claimant will be paid for 21 days in July which is the number of days from 11 July to 31 July.

The payment calculation is  $21/31 \times £400 = £270.97$ .

The percentage of one month of the 60 **full monthly claim payments** that make up the maximum claim amount is:

$£270.97/£400 \times 100 = 67.74\%$  of one **full monthly claim payment**.

#### *Example 8.7.7(b)*

The claimant has already claimed a number of times and has used up 59 months' worth of the 60 **full monthly claim payments** that make up the maximum claim amount.

The claimant then claims again and for this new claim he **first became unable to do his job** on 11 June and had a 1 month **no payment period** before **monthly claim payments** of £400 became payable. The claimant contacted us on 20 June to claim and the claim was assessed and approved on 2 July. The claimant is still **unable to do his job** at the end of July, and been continuously **unable to do his job** since 11 June.

Payments became due from 11 July, which is the end of the **no payment period**, with the first payment being paid at the end of the July.

The claimant will be paid for 21 days in July which is the number of days from 11 July to 31 July.

The payment calculation is  $21/31 \times £400 = £270.97$ .

The percentage of one month of the 60 **full monthly claim payments** that make up the maximum claim amount is:

$£270.97/£400 \times 100 = 67.74\%$  of one **full monthly claim payment**.

The claimant is still **unable to do his job** throughout August.

He will not get a **full monthly claim payment** at the end of August, because he only has 32.26% of one **full monthly claim payment** left (having already used up 59 **full monthly claim payments** for previous claims, and 67.74% of one **full monthly claim payment** for this claim).

This means he can claim for 32.26% ( $100\% - 67.74\%$ ) of one **full monthly claim payment**, i.e.  $£400 \times 32.26\% = £129.04$ .

This will be the final **monthly claim payment** and the Too ill to work cover will end. The **premium** payment will be reduced to pay for the Life cover only.



# 8. All about Too ill to work claims

continued

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## 8.8 When we'll stop your monthly claim payments

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### 8.8.1 We will stop your monthly claim payments:

- when **you** become well enough to do **your** job again, unless *Condition 8.10* applies. It's important to remember that "well enough to do **your** job" means just that and there does not have to be an actual job for **you** to go to;
- if **you** work in a different job for 16 or more hours a week;
- when the equivalent of 60 **full monthly claim payments** that make up the maximum claim amount have been paid;
- if **you** die; or
- upon reaching **your** 65th birthday

In certain circumstances partial payments may continue to be paid rather than payments completely stopping.

See *Condition 8.10* for details.

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### 8.8.2 When your monthly claim payments stop, we will pay you a proportionate amount depending on how many days during that month you are entitled to.

*Example 8.8.2(a)*

The claimant was paid a **full monthly claim payment** at the end of August of £400.00 and returns to work on 20 September.

On 30 September **we** make **our** final **monthly claim payment** for 19 days in September.

The payment calculation is  $19/30 \times £400 = £253.34$

The percentage of one **full monthly claim payment** for this final payment is:

$£253.33/£400 \times 100 = 63.33\%$  of one month of the 60 **full monthly claim payments** that make up the maximum claim amount.

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## 8.9 What happens if you recover and are well enough to do your job again and we stop paying you, but then you become unable to do your job again

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### 8.9.1 If you become unable to do your job again, after you have become well enough to do your job following a claim, then we will look at the date you first become unable to do your job again and:

- If this date is within 12 months of **you** becoming well enough to do **your** job again **we** may be able to start paying **you** again straight away. This means that claim payments may become due from the date **you first became unable to do your job** again.
- If this date is more than 12 months after **you** become well enough to do **your** job, **monthly claim payments** will be paid after the end of the **no payment period** after **you first become unable to do your job** as described in *Condition 8.3*.
- This applies whether **you** are claiming for the same illness or injury **you** previously claimed for, or for a new illness or injury.

# 8. All about Too ill to work claims

continued

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## 8.10 When we may pay partial payments to you

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### 8.10.1

When **you** recover and are well enough to do **your** job **we** will normally stop **your monthly claim payments**. However if **you** return to **your** job earning less because **you** are working fewer hours, or **your** salary has been reduced due to a change in **your** role, **we** will continue to pay **you** a reduced monthly claim amount until the earlier of when:

- **you** start earning **your** previous salary again; or
- **we** have paid **you** a total amount from the **plan** equivalent to 60 **full monthly claim payments**; or
- **you** reach **your** 65th birthday; or
- **you** become unable to work either part time or in **your** lower paid job, again, due to illness or injury. If this happens **you** will need to claim for **your full monthly claim payment**.

The reduced **monthly claim payment** amount is calculated as follows:

= **full monthly claim payment** amount multiplied by (previous full time salary minus the new lower salary) divided by the previous full time salary.

If **we** pay a reduced **monthly claim payment**, then each reduced **monthly claim payment** will use up a proportion of one month of the 60 **full monthly claim payments** that make up the maximum claim amount.

The partial claim amount will be adjusted each time **your** earnings change.

*Example 8.10.1(a)*

Jim had become **unable to do his job** and has been receiving his **full monthly claim payment** of £250 at the end of each month. He returns to work on 1 October, but is only able to work part time for the first 3 months after his return to work, before returning to work full time from 1 January.

Jim's full time salary before he was unable to work was £20,000. Jim's part-time salary is £12,000.

**We** pay Jim's full £250 at the end of September (because he was unable to work for the whole of this month).

**We** calculate a reduced **monthly claim payment** amount for the end of October, November and December of:

$$\begin{aligned} &£250 \times (\text{previous full time salary} - \text{new salary}) / \text{previous full time salary} \\ &= (£250 \times (£20,000 - £12,000)) / £20,000 \\ &= £100. \end{aligned}$$

At the end of October, November and December, Jim receives his reduced part-time pay from his employer and £100 from **us**. Payments from **us** end when Jim returns to full time work in January. If **we** pay a reduced **monthly claim payment** amount, each reduced payment will use up a proportion of one month of the 60 **full monthly claim payments** that make up the maximum claim amount.

In this example, when a reduced **monthly claim payment** of £100 is paid it will use up 40% of one month of the 60 **full monthly claim payments** that make up the maximum claim amount.

This is calculated by taking the partial claim payment and dividing by the full claim payment and multiplying by 100. In this example  $(£100/£250 \times 100) = 40\%$  of one month of the 60 **full monthly claim payments** that make up the maximum claim amount.

## 8. All about Too ill to work claims

continued

### 8.10.2

If **you** are unable to do **your** original job at the time of **your** claim due to illness or injury but go back to work in a different job, once **you** are working 16 hours or more in that job **we** will stop making **full monthly claim payments** to **you**. However, if **you** are earning less from this new job than **you** earned from **your** original job at the time of **your** claim then **we** will continue to pay **you** partial monthly payments until the earlier of when:

- **you** start to earn as much as **your** previous salary again; or
- **we** have paid **you** a total amount from the **plan** equivalent to 60 **full monthly claim payments**; or
- **you** reach **your** 65th birthday; or
- **you** become unable to work either part time or in **your** lower paid job, again, due to illness or injury. If this happens **you** will need to claim for **your full monthly claim payment**.

The reduced **monthly claim payment** amount is calculated as follows:

= **full monthly claim payment** amount multiplied by (previous full time salary minus the new lower salary) divided by the previous full time salary.

If **we** pay a reduced **monthly claim payment**, then each reduced **monthly claim payment** will use up a proportion of one month of the 60 **full monthly claim payments** that make up the maximum claim amount.

The partial claim amount will be adjusted each time **your** earnings change.

*Example 8.10.2(a)*

Chloe had become **unable to do her job** and has been receiving her **full monthly claim payment** of £500 at the end of each month. She is still unable to do her own job but decides to start a new job that she can do despite her injury.

Chloe's full time salary before she was unable to work was £20,000. Her new job is for 16 hours a week for which she earns £8,000 per annum.

**We** calculate a reduced **monthly claim payment**:

$$\begin{aligned} & \text{£}500 \times (\text{previous full time salary} - \text{new salary}) / \text{previous full time salary} \\ & = (\text{£}500 \times (\text{£}20,000 - \text{£}8,000)) / \text{£}20,000 \\ & = \text{£}300. \end{aligned}$$

In this example, when a reduced **monthly claim payment** of £300 is paid it will use up 60% of one month of the 60 **full monthly claim payments** that make up the maximum claim amount.

This is calculated by taking the partial claim payment and dividing by the full claim payment and multiplying by 100. In this example  $(\text{£}300 / \text{£}500 \times 100) = 60\%$  of one month of the 60 **full monthly claim payments** that make up the maximum claim amount.

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## 8.11 Tax treatment of your claim

### 8.11.1

Currently no tax is payable under UK legislation on the **monthly claim payments we** make to **you**. Of course, this may change in the future.

If **you** are living overseas and **we** are paying **your** claim, tax conditions may be different.

# 9. Cancelling

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## 9.1 When you can cancel

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**9.1.1** You can cancel **your** Life cover, or **your** Too ill to work cover, or both types of cover at any time. If **you** have both types of cover and just want to cancel **your** Life cover **you** will need to contact us to reduce **your Life cover amount** to zero. **Your premium** will be reduced to an amount to pay for **your** remaining Too ill to work cover. If you have both types of cover and just want to cancel **your** Too ill to work cover **you** will need to contact us to reduce **your Too ill to work cover amount** to zero. **Your premium** will be reduced to an amount to cover **your** remaining Life cover.

**9.1.2** If **you** want to cancel both types of cover, or if **you** only have one type of cover and want to cancel it, then **you** will be cancelling **your plan**. **You** will need to call **us** or write to **us**. If **you** cancel **your plan** within 30 days of the **start date** then **we** will refund any **premiums** **you** have paid. If **you** cancel **your plan** more than 30 days after the **start date** then **we** will stop collecting **your premiums** and **your plan** will end. **You** won't get anything back.

**9.1.3** **You** will need to decide whether or not to cancel **your** Too ill to work cover:

- once **you** have been **not working** for more than 12 months; or
- if **you** are **not working** and **you** voluntarily stopped doing the last job **you** had in which **you** worked for 16 hours or more a week and from which **you** received an **annual income** of at least £4,800;

as **we** won't pay out if **you** claim in these circumstances.  
See *Condition 4.2.2* for details.

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## 9.2 When we can cancel

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**9.2.1** **We** can cancel **your plan** if:

- **You** have not paid **your premiums**.  
See *Condition 5.2* for details.
- **You** have died as a result of intentionally taking **your** own life within 12 months of starting **your** Life cover.  
See *Condition 3.1.1* for details.
- **You** ask **us** to cancel **your plan**.  
See *Condition 9.1*.
- **We** believe there has been fraud.  
See *Condition 2.2.4*.

**9.2.2** **We** will cancel part of **your** Life cover if **you** take out more than one There-in-One Plan and **you** exceed the maximum Life cover of £500,000 across all **your plans**.

**9.2.3** **We** will cancel part of **your** Too ill to work cover if **you** take out more than one There-in-One Plan and **you** exceed the maximum Too ill to work cover of 50% of **your monthly income** at the time **you** applied, or £1,250 whichever is less, across all **your plans**.

**9.2.4** If *Condition 9.2.2* or *9.2.3* apply and **we** cancel part of **your** cover, then **we** will reduce cover on the latest **plan** **you** applied for. If **we** need to reduce **your** cover by more than the amount on **your** latest **plan** then **we** will continue to reduce cover on the next most recent **plan**.  
**We** will refund **premiums** **you** have paid for the cover **we** cancel.

# 10. Other important info

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## 10.1 Your data

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**10.1.1** Some or all of the information which **you** supplied in connection with **your** application will be held electronically and may be passed to other organisations for underwriting and/or other administrative purposes. **Your** information will be held by Reliance Mutual and it may be used to keep records up to date, for business analysis and market research purposes and to advise **you** by post, telephone and/or electronic methods about any products and services offered by **There**<sup>®</sup> or Reliance Mutual or its subsidiaries which may be of interest.

**Your** information may be processed in countries outside the European Economic Area. This processing will be carried out only by experienced and reputable organisations and only on terms which safeguard the security of the data and comply with the requirements of the Data Protection Act.

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**10.1.2** **We** may use information provided in relation to **your** application for a There-in-One Plan to make electronic searches about **you** at database agencies that supply information, including from the Electoral Roll, for the purposes of checking **your** identity. The agencies will record details of the search. **We** reserve the right to request documentary evidence if required.

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## 10.2 The law that applies to your plan

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**10.2.1** This **plan** is governed by the law of England regardless of where **you** live. **We** will always communicate in English.

**10.2.2** These Policy Conditions are based on **our** understanding of the present law and HMRC practice as at 30 October 2014.

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## 10.3 Ownership of Reliance Mutual Insurance Society Limited

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**10.3.1** **You** will automatically become a member of Reliance Mutual and along with the other members **you** will own the company and have a say in its running. The best way for members to have their say is to take part in the Annual General Meeting (AGM) either by coming along (joining in the voting and the discussion) or by voting by post or online.

**10.3.2** **You** will be invited to each AGM once **you** have been a member for twelve calendar months and provided **your** monthly **premiums** are paid.

**10.3.3** Reliance Mutual would like to provide all membership information via its website unless members request to receive hard copies.

Examples of membership documents include the Annual Report and Accounts and information about AGMs. Communication with members via the website reduces cost and helps limit the impact on the environment.

**You** will currently be notified by post when new documents are available on the Reliance Mutual website (reliance mutual.co.uk). Alternatively **you** may be notified by email in future.

**You** may ask to be provided with membership information by post at any time by contacting **There**<sup>®</sup> and requesting this.

Reliance Mutual may, at its sole absolute discretion, send any notification or document to members by post in paper form.

# 10. Other important info

continued

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## 10.4 If you have a complaint

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**10.4.1** Of course, **we** hope it never comes to this, but if **you** have a complaint about any part of the service **we** give **you**, it's important **we** know about it, so **we** can put things right. **You** can let **us** know by calling **us**, emailing or writing to **us**.

**We** promise to deal with **your** complaint promptly and fairly and in line with the requirements of the regulator(s). If **you** would like more information on how **we** handle complaints, please ask for details.

**We** hope to resolve any complaint **you** may have. But if **you** aren't happy with the outcome, **you** can refer **your** complaint to the Financial Ombudsman Service.

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## 10.5 If we got into financial difficulty

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**10.5.1** **There**<sup>®</sup> is a trading name of Reliance Mutual Insurance Society Limited. Reliance has been in business since 1911, and **we** take care to manage **our** affairs sensibly. But if **we** ever did get into financial trouble and couldn't honour **our** commitments, **you** may be entitled to compensation from the Financial Services Compensation Scheme (known as FSCS).

The compensation **you** would get depends on the type of product **you** have. For the There-in-One Plan, the scheme covers 100% of the claim. The scheme's first responsibility is to seek a way to allow **your** cover to continue in full rather than pay compensation.

For more information go to [www.fscs.co.uk](http://www.fscs.co.uk) or email [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk).

**support@there.co.uk**  
**there.co.uk**

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