

Guaranteed Insurability Options

Increasing your client's cover can be mutually beneficial

We understand how quickly life can change, which is why we offer Guaranteed Insurability Options (GIOs) on your client's policy. So, whether they've had a baby, or a rent increase, you can help them update their policy with ease. GIOs are a great way of getting back in touch with your clients to check for further protection needs, plus you'll receive commission on any increases they make.

Take a look at our Guaranteed Insurability Options.

Event	Increase limits	Maximum increase (per year)	Maximum age
Your client gets married or forms a civil partnership	Up to 50% of the original amount of cover shown in the Policy Schedule	up to £10,000	54
Your client has, or legally adopts, a child	Up to 50% of the original amount of cover shown in the Policy Schedule	up to £10,000	54
Your client takes out or increases a mortgage on their main home	<ul style="list-style-type: none"> The increase in the mortgage payments; or 50% of the original amount of cover shown in the Policy Schedule Whichever is lower 	up to £10,000	54
Your client's rent goes up on their main home or because they've moved	<ul style="list-style-type: none"> The increase in the rental payments; or 50% of the original amount of cover shown in the Policy Schedule Whichever is lower 	up to £10,000	54
If your client is employed, and gets a pay rise	<ul style="list-style-type: none"> The increase in the salary; or 50% of the original amount of cover shown in the Policy Schedule Whichever is lower 	up to £10,000	54

If your client chooses to increase their benefit, they must:

- Have 5 years left to run on their policy.
- Apply for the increase within 3 months of the life change happening.
- Keep the same deferred period, or, extend their deferred period.
- Be aged under 55.
- Keep their policy end date the same.
- Not go above the maximum benefit level.
- Not be ill, injured, claiming benefit, in a deferred period or in arrears.
- If your client has special terms on their policy, there may be times when we can't apply the increase. This is at our discretion.

Terms and Conditions may vary. Take a look at our current Terms and Conditions, [here](#). Please speak to your Account Manager who will be happy to help you.

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