

CUSTOMER UP TO TWO MONTHS FREE – VITALITYLIFE OFFER

Terms and Conditions

1. For the purposes of these terms and conditions the “Offer” means up to two months free premium, or an equivalent reduction in annual premium, for customers who purchase from VitalityLife the plans: Essentials Plan, VitalityLife Plan, Business Protection Plan or Relevant Life Plan (“Policy”). The Offer is not available on the Mortgage Plus Plan.
2. To be eligible for the Offer, the Policy application must be received by the Promoter between 13 May 2017 and 30 June 2017 inclusive (the "Offer Period"), subsequently accepted by the Promoter and have a start date on or before 30 September 2017.
3. The Offer is only available to customers applying for a new Policy.
4. The Offer is limited to one Policy per customer and if the customer applies for more than one Policy the Offer will apply to the Policy with the highest premium.
5. To qualify for the Offer, the Policy must have indexation on the plan account or indexation on the Income Protection benefit, or both, and include Wellness Optimiser, Vitality Optimiser, Interest Rate Optimiser or Premium Rate Optimiser.
6. The Offer will be applied as follows:
 - i) First free premium:
 - a. for Policies with premiums paid monthly, the first free premium will be applied to the premium due in month seven; or
 - b. for Policies with premiums paid annually, the first annual premium payment due will be reduced by 1/12; and
 - ii) Second Free Premium:

If the customer reaches a Vitality status of at Silver, Gold or Platinum by the first Policy anniversary:

 - a. for Policies with premiums paid monthly, a second free premium will be applied to the premium due in month fourteen; or
 - b. for Policies with premiums paid annually, the second annual premium payment due will be reduced by 1/12.
7. For Policies with premiums paid monthly, all of the qualifying criteria above must still be achieved at months seven and fourteen to receive the corresponding free month's premium. For Policies with premium paid annually, all of the above qualifying criteria must still be achieved at the time of payment of the first and second annual premiums to receive the corresponding reduction in annual premium.
8. For Policies with premiums paid monthly, the maximum free premium is capped at £1000 for each premium due in months seven and fourteen. For Policies with premiums paid annually, the maximum reduction in annual premium is capped at £1000 for each of the first and second annual premiums. If the monthly free premium or annual premium reduction exceeds this amount then the customer will be required to pay the premium in excess of £1000. The maximum that any customer can benefit from the Offer is therefore £2000.

9. In the event that any valid change(s) are made to a Policy that increases the premium after the expiry of the Offer Period the Offer will not apply to such additional amounts.
10. Any decisions made by the Promoter over eligibility or otherwise in relation to the Offer are final, will not be open to dispute and no correspondence will be entered into.
11. Other than as permitted under clause 12 the Offer is not transferable, non-exchangeable and cannot be redeemed for cash.
12. The Promoter reserves the right to substitute the Offer with another offer of similar value in the event that the original Offer is not available due to circumstances beyond the Promoter's reasonable control.
13. No responsibility is taken for Policy applications that are lost, delayed, misdirected or incomplete due to server functions, viruses, bugs or any other causes outside the Promoter's control.
14. The Promoter is not liable to any person in any way in relation to the Offer, except for any liability that cannot be excluded by law.
15. The Promoter reserves the right to vary, extend or withdraw the Offer at any time, including in the event of fraudulent behaviour.
16. The Promoter reserves the right to amend these terms and conditions on the provision of written notice or via the Promoter's web site.
17. These terms and conditions shall be governed by English law and any participants in the Offer submit to the exclusive jurisdiction of the courts of England.
18. "Promoter" means Vitality Corporate Services Limited trading as VitalityLife (registered number 05933141) of 3 More London Riverside, London SE1 2AQ.