

0345 601 0072

Lines open: 8:30am – 5:30pm Monday to Friday
lifecustomerservices@vitality.co.uk



Your life insurance quote.

Hello Francis.

Thanks for taking the time to find out about our award-winning cover. We hope you like what you've seen so far.

Here's your quote, based on the information you gave us in your application.

If you have any questions or need guidance, your adviser Michael Cooke can help you with what to do next.

We hope to hear from you very soon.

Best wishes,

The VitalityLife Team

Quote No: **35957120**
Date issued: **21 April 2026**
Valid until: **21 May 2026**

What's in this document?

> Your Quote:	Plan details
> Your Vitality:	Why choose us?
> Your Key Info:	Important facts

Who's covered?

Francis Galais

Your premium

£273.12
valid until 21 May 2026

Next steps

Please speak to your adviser, who will guide you through the application process.



Source: Defaqto is an independent financial research company that only provides 5-star ratings to the most comprehensive products on the market. Our Life Cover, Serious Illness Cover and Income Protection Cover have all received top marks from Defaqto.

[vitality.co.uk](https://www.vitality.co.uk)

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Agency number: P005130 (RV: , E:210: CB:2) Financial reference: 590288 CS: 0

Your quote for Business Protection Plan with Optimiser

Cover details for:	Mr F Galais Smoker Status: Never smoked Date of birth: 29 May 1975 None
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Your cover	Cover amount	Cover term	Cover type	Premium basis	Premium
Business Serious Illness Cover 3x	£200,000.00	Age 70	Level	Guaranteed	£267.62
Vitality Plus	-	Reviewable yearly	-	-	£5.50

Cover	Monthly Premium
Francis Galais's cover	£273.12
Total plan premium	£273.12

About your cover

Business Serious Illness Cover 3x

You've chosen Business Serious Illness Cover 3x, which pays out if those covered are diagnosed with an illness shown in your plan provisions. Your plan will pay out at 100% of your cover amount for specific conditions. We also recognise that people may suffer from multiple illnesses in their lifetime. That's why your cover could allow for multiple claims of up to 300% of your Business Serious Illness Cover amount. Any claims on your Business Serious Illness Cover won't affect the amount available under your Life Cover.

Your plan includes **Total Permanent Disability** cover for Francis Galais, which means you will receive a payment up to 100% of your Business Serious Illness Cover amount should you meet the criteria.

You can find out more about Business Serious Illness Cover in the plan provisions.

Vitality Plus

This is your rewards package - it gives you access to a range of partner discounts and rewards. We review the fee you pay for Vitality Plus every year, so it may change.

Our cover is about much more than five-star Defaqto rated life insurance

When you take out one of our plans, you'll also have automatic access to our Vitality Programme, which helps you take steps towards a healthier future with discounts on top brands and brilliant rewards. As part of our aim to help you live a health life, you get one free Vitality Healthcheck in your first plan year for an adult on your plan.

We believe in making a difference to people's lives. With our unique approach to insurance, we help you take a more active role in managing your own wellness. Encouraging you to develop healthy long-term habits that are good for you, good for us and good for society - we call this shared value.



A snapshot of some of the rewards and benefits you get with your plan.



Get active,
Get Apple Watch*



50% off
one pair of in-season
running shoes each
plan year.^



Up to 25% cashback
on Good Health food,
when you get active.



**Choose a weekly
handcrafted drink or
innocent smoothie
from Caffè Nero**
when you earn 12
activity points

We occasionally update the Vitality Programme, so our discounts and rewards could change from time to time. We'll always let you know when that happens.

To find out more about the discounts and rewards you could enjoy, see vitality.co.uk/rewards

Details are correct as at January 2025. T&Cs apply to all partners. Visit vitality.co.uk for full details.

* A credit agreement, terms and conditions apply.

^ Delivery charge applies. Excludes Outlet Store.

** Cashback is available on Waitrose Good Health products online and in-store, excluding drinks, and is based on the Vitality activity points earned in the previous month. Online purchases have a minimum spend of £40 and a delivery charge will apply. A monthly spend cap applies of £100 for individual plans, or £200 for plans with two or more adult members.

Things you need to know

- We reserve the right to review this quote's terms, or re-price it if required to do so by applicable laws and regulations, depending on the underwriting outcome.
- For quote purposes your plan start date is the date your quote is generated. If the start date changes to a future date the premium will update to reflect the age of the person covered at that date.
- Where it is indicated that your cover is set up on a level basis this means your cover will remain the same unless you make changes to it.
- Your cover is on a guaranteed basis. This means that your premiums will only change as a result of your Vitality status.
- You've chosen to add Optimiser. This gives you an upfront discount on your premiums and the chance to keep them low throughout your plan.

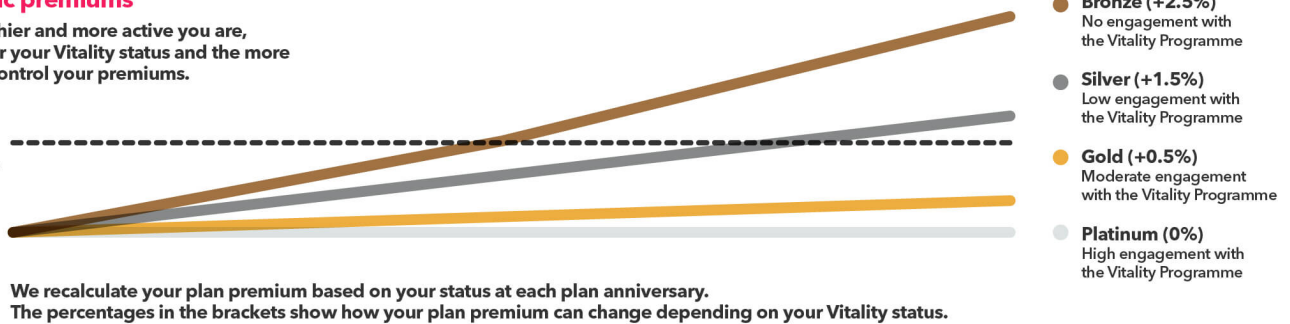
Your future premiums explained

This graph shows how engaging in the Vitality Programme lets you keep your premiums low throughout the plan term, compared to standard life insurance. Note this is for illustrative purposes only and does not include the fee you pay for Vitality Plus.

Dynamic premiums

The healthier and more active you are, the higher your Vitality status and the more you can control your premiums.

Standard insurance premium



Stay on Bronze

The total insurance premium amount you'll pay over your plan term is **£76,901.40**, if you stay on Bronze status.

Get to Platinum

The total insurance premium amount you'll pay over your plan term is **£61,017.36**, if you get to Platinum status.

How we've worked out your premium

We base our prices on the following information you give us:

- Your plan start date
- Date of birth
- Smoker status
- Current health
- Occupation and hobbies
- How long you want the cover
- How much cover you want
- The number of people you want to cover
- The fact you have selected Optimiser

Please check we've got everything right, as any wrong details could invalidate your cover and any future claims.

Next steps

Please contact your financial adviser Michael Cooke, who will be able to advise you on the progress of your application or answer any further questions you may have.