



## Reinstating Cover – FAQ's

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**Question: What are the time frames for my client to be able to reinstate with just a direct debit mandate (DDM):**

**Answer:**

- A policyholder will be covered for 60 days from the due date of the first missed premium. A customer can reinstate their cover within this timeframe by re-setting their direct debit and paying any outstanding premiums..
- Once 60 days has passed, since the due date of the first missed premium, the customers cover will then cease. Cover can still be reinstated by re-setting their direct debit, paying any outstanding premiums and completing a DOH.
- If a policy is cancelled by the customer (this also includes policies cancelled from outset – within 30 days of starting the policy) they can reinstate the policy within 30 days without needing to complete a Declaration of Health, provided that a DOH is not already outstanding due missed premiums.

**Question: At what point do you need a Declaration of Health (DOH):**

**Answer:**

- A DOH will be due 60 days from the due date of the first missed premium.

**Question: A Declaration Of Health is required. What are the options to get this completed?**

**Answer:**

- A DOH must be completed by the **customer** by either:
  - ✓ Completing a paper DOH and returning it to us in the post. An advisor can find a copy of a DOH [here](#).
  - ✓ A completed DOH can be scanned and emailed to us to the following address: [protection.customerpayments@landg.com](mailto:protection.customerpayments@landg.com).
  - ✓ Calling us and completing this over the phone.

**Question: I would like to re-instate my customers cover on their behalf. Can I do this?**

**Answer:**

- If an advisor has spoken with their customer and has their authority to reinstate cover they can do this, as long as there is no DOH required. You can do this by:
  - ✓ Re-setting the direct debit online via the Advisor Centre, which can be found [here](#). You will need to scroll down to find the Re-instatement tool.
  - ✓ Emailing over the direct debit instruction (signed by the customer) to [protection.customerpayments@landg.com](mailto:protection.customerpayments@landg.com).

**Question: What are my customers options for them to reinstate their cover themselves?**

**Answer:**

- A customer can reinstate their cover by:
  - ✓ Resetting their direct debit online via My Account, as long as no Declaration of Health is outstanding.
  - ✓ Sending us a completed direct debit mandate (DDM), and a DOH if this is required, in the pre-paid envelope provided or emailing it to [protection.customerpayments@landg.com](mailto:protection.customerpayments@landg.com).
  - ✓ Calling us to re-set their direct debit over the phone.

**Question: My customer's cover has fallen in to arrears. What are their options in bringing payments up to date?**

**Answer:**

- An advisor cannot bring premiums up to date on behalf of their customer.
- If a customer's policy has fallen in to arrears we will need the customers' authority to reinstate their cover. The customer can reinstate their cover, along with bringing outstanding premiums up-to-date, by:
  - o Resetting their direct debit and paying the outstanding premiums online via My Account.
  - o Sending us a cheque for the outstanding premiums along with a completed direct debit mandate (DDM), and a DOH if this is required.
  - o Calling our secure Customer Payments line on 0370 900 8819 to pay the outstanding premiums by card or arranging for arrears to be collected via a direct debit reset.
- We cannot collect more than 6 outstanding premiums by direct debit reset. In these instances we will require a card payment or cheque.
- If a customer opts to pay their outstanding premiums via a direct debit re-set we will collect the outstanding amount at the earliest opportunity. A specific date cannot be requested by the customer.

**Question: Does there come a point when cover cannot be reinstated?**

**Answer:**

- Yes. There are a number of scenarios whereby cover cannot be reinstated. These are:
  - o Once a policy has lapsed due to missed premiums. A policy will lapse 90 days after the due date of the first missed premium, or 180 days if the policy is in trust.
  - o Sometimes new cover is taken out to replace an existing policy. If the new policy has been set up subject to the existing cover being cancelled, then we would not be able to reinstate the old policy once that has been cancelled.

**For more useful information and articles please refer to our Knowledge Base within OLP Connect. You can find this by clicking on 'Do You Have A Question', when either logged in to OLP Connect or on the Advisor Centre, and typing in your question.**