



We've recently implemented a change that will affect our pricing for families and single-parent policies that include four or more children.

This change has taken effect on all **new** policies that commenced on or after January 1<sup>st</sup>, 2024. It will mean that family/single-parent policies that include four or more children will pay a higher premium than those with three or fewer children.

Our quote tool for individuals has been updated to reflect this change and will quote the appropriate premium based on the number of children notified to us.

For group schemes, it is unlikely we will know how many children are to be included on a family or single-parent policy at quote stage as the number of children is not typically included within the quote request, just the level of cover (single, single parent, couple, family). However, if the policy is to include four or more children at the application stage, the quote provided may differ from the final premium. We have updated our quotation documentation to reflect this.

Please note, for existing policies renewing after 1<sup>st</sup> January 2024 which include four or more children, this additional cost will be absorbed into the renewal premium. Also, for existing policies where a fourth child is added mid-term, the additional premium will take effect from the next monthly collection or be revised if paid annually.

Whilst this is a change to our previous stance, we endeavour to offer long-term solutions to your clients' healthcare needs by ensuring our premiums are sustainable over the longer term.

Should you have any questions or require further clarification, please don't hesitate to get in touch.

**Thank you for your continued support.**