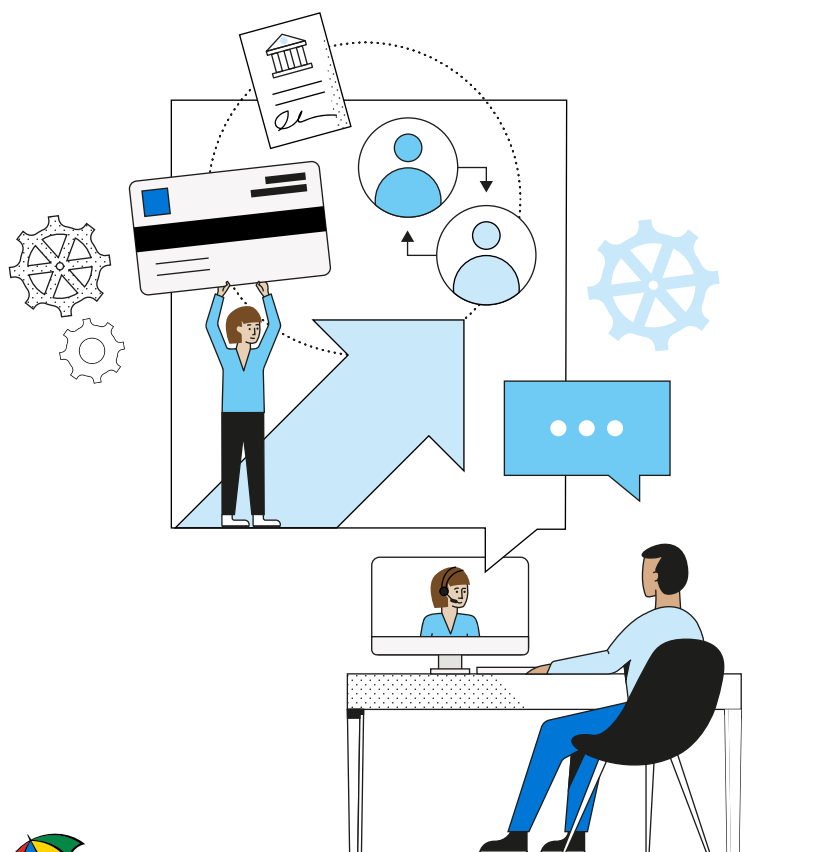


How to reinstate your client's direct debit

A Distribution Quality Management Programme learning



Save your client's protection and your commission with our simple direct debit reinstatement process.

The main reasons for missed direct debit payments



Incorrect bank details



Insufficient funds



Client cancels due to change of heart

What happens if your client misses a payment?

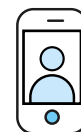
We'll write to your client and let them know their protection is at risk. We'll also send you and/or your administrator an email letting you know. This email will only contain the policy number and customer name.

Keep track of at-risk policies with OLP Connect

To view the customer's payment situation, you will need to log in to OLPC and search the customer's details in Existing Business Agent Hub. Here you will be able to view:

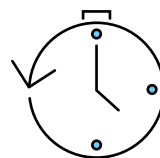
- How many times the Direct Debit has bounced
- The amount of premiums outstanding on the policy
- If we have cancelled the policy (this will only happen after 90 days from the first missed premium and not their policy anniversary date)
- If the payment method has been reinstated, how and when
- If any arrears have been paid, how payment was made, and for how much

Turn on lapse notifications to receive emails when policies are at risk



Get in touch with your client

Your client might have cancelled their direct debit because they've forgotten the benefits of their policy. It's important to find out whether this is the reason and remind them about the value of their policy to them and their family.



When can you reinstate your client's direct debit

We've made it simple to reinstate your client's direct debit. If your client is within the 60-day grace period for missed payments, you can either reinstate it on their behalf as long as there is no money owing on the account, or they can do it themselves.

If your client reinstates their payments before the end of the 60 day grace period, their premium will remain the same and no further medical or lifestyle questions will be asked.

This grace period means they will remain covered by their policy for 60 days from the first missed premium.

If the missed payment is over 60 days, they'll need to complete and return a Declaration of Health form to us.

When will a policy be cancelled?

90 days after the first missed premium

180 days if the policy is in trust

At this point, you'll need to quote a new policy for your client, including any lifestyle changes or new medical issues since they took out their original policy.

How to reinstate the payments

If your client doesn't have any arrears or need a Declaration of Health, you can complete this on their behalf:

You have two options, either:

1. Use the **reinstatement tool** on OLP Connect to input their policy number and bank account details
2. Email a direct debit instruction signed by your client to **protection.customerpayments@landg.com**

We'll write to your client within 7 days to confirm:

- ✓ That we'll reinstate their direct debit
- ✓ The amount we'll take and the date of payment

If your client wants to reinstate the direct debit themselves or need to make payment:

Your client has two options, either:

1. Log into their secure portal, 'My Account'
2. Call us directly on **0370 900 8819***

- ✓ We'll ask your client if they want to include the arrears they owe as part of their direct debit or pay the arrears using a debit or credit card.

If your client's missed payment has been longer than the 60-day grace period:

Your client will need to complete and return a Declaration of Health (DOH). There are a few ways they can do this:

1. Complete and return the paper DOH they'll automatically receive in the post
2. Scan a completed DOH and email it to **protection.customerpayments@landg.com**
3. Call us directly on **0370 900 8819***

- ✓ You can download a copy of the DOH **here**

We'll contact your client directly if there are any issues with the reinstatement. We'll then be able to get their policy back up and running and collect their missed premiums.

* Call charges may vary. For your protection we may record and monitor calls

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