



ReAssure

Mailing

0003286



6 December 2023

Our reference: 0074431803

ZON/000102

Viamed Ltd
15 Station Road
Cross Hills
Keighley
West Yorkshire
BD20 7EH

000164



Policyholder(s): Viamed Ltd
Policy number(s): TSP005321534

Dear Viamed Ltd

Your policy is ending soon

This letter contains important information about your The Skania Plan (TSP) policy.

Regular charges are taken from your policy's value to pay for any cover being provided, as well as the costs of setting up and maintaining the policy. As you stopped paying premiums, you're no longer adding to your policy to reduce the effects of the charges being taken off. Over time these charges have reduced your policy's value. You will have seen the effect of this in the yearly statements that we send you, which show what your policy is worth.

What is ending?

As a result of these charges, the value of your policy has now been used up. This means there's no value left to continue paying for ongoing policy charges.

We're intending to end your policy three months from the date of this letter.

We'll write to you again in three months to let you know your policy has ended.

The change will only be effective if we send you a confirmation letter in three months' time to let you know that your policy has ended.

What could I do?

If you're thinking of taking out a new product to replace what's ending, it's an important financial decision and you should consider it carefully.

Whatever you decide to do, we recommend you shop around to see how you can make the most of your money and find an alternative product that meets your needs. Making the wrong decision could affect you for the rest of your life, so it's very important you compare what's available to you from different providers.

If you're looking for free and impartial help and information, you can visit the **MoneyHelper** website at **www.moneyhelper.org.uk** or call them on **0800 138 7777**.

ReAssure is unable to give you financial advice involving a personal recommendation. We recommend you get independent professional advice from a Financial Adviser if you're

ReAssure Life Limited, Registered Office: Windsor House, Telford Centre, Telford, Shropshire, TF3 4NB.
Registered in England No. 1363932.

Tel: 0800 073 1777 Website: www.reassure.co.uk

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.
Firm reference number 110462.

DFM010:SHR447_V0



ReAssure

Mailing

0001515



18 April 2023

Our reference: 0067478489

ZON/001187

Viamed Ltd
15 Station Road
Cross Hills
Keighley
West Yorkshire
BD20 7EH

000003



Collection number: B680024018
Payment due date: 3 April 2023
Payment amount: £77.75

Dear Sir / Madam

We haven't received your premium

Our recent attempt to collect your premium was unsuccessful. Maybe you've moved banks, or were expecting to pay on a different date.

What happens if I don't pay any more premiums?

If you're responsible for paying the premiums but aren't the policyholder, you should let them know if premiums are missed, as the policyholder may wish to take over the payments themselves.

If you don't keep premiums up to date, it could cause policy benefits to reduce or stop. It's important that you act before 2 May 2023 and decide if you want premiums to continue.

If we don't receive the missed premium by 2 May 2023 you may have to give us further information about your health and lifestyle. **This could cause premium to increase, or we may have to decline the cover.**

How do I carry on paying?

You can call us to pay the premium (we've explained more in **Your payment options** enclosed), and to let us know the bank account you'd like us to collect future premiums from. It's important you do this to make sure your valuable policy benefits aren't affected.

Where can I get help?

We recommend you get independent professional advice from a Financial Adviser if you're unsure what to do. A Financial Adviser can make a personal recommendation based on your individual circumstances and the options available to you. If you don't have an adviser **MoneyHelper.org.uk** can provide you with impartial guidance, useful tools and calculators or help you find a financial adviser.

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Mailing

0000516




ReAssure

If you have any questions, or need more information, please contact us on 0800 073 1777 between 8:30am and 5:30pm, Monday to Friday, not including bank holidays.

Yours faithfully

C. Cochrane

Claire Cochrane
Customer Services Manager

Mailing

0000517



ReAssure

Your payment options



BY DIRECT DEBIT

Call us with your bank details and we can set up your Direct Debit instruction in a few minutes.

Direct Debit is the easiest way to pay your premiums. We'll take the money direct from your bank account each month, meaning you don't have to do anything.

Call us today on

0800 073 1777

Lines are open 8.30am-5.30pm
Monday - Friday, not including Bank
Holidays

Having difficulties making payments?

Let us know, we may be able to help. There could be different options available to you, such as reducing your payment amount or taking a short break.

We don't want you to lose your valuable cover, so give us a call to see what we can do.

If you're looking for free and impartial help and information, you can visit the MoneyHelper website at www.moneyhelper.org.uk or call them on 0800 138 7777.