

Premium Holiday Request Form

Note:

- Following a request in writing from the policyholder (which may include a start and finish date), Premiums will not fall due for the selected period but charges will continue to be deducted from units.
- The maximum duration of each premium holiday is twelve (12) months. Multiple holidays can be requested throughout the life of a policy, but are subject to approval on a case-by-case basis.
- The premium holiday option is available at any time after the completion of the initial period of the policy or of any premium increase, provided the surrender value of the policy is at least USD 3,000, GBP 2,000, EUR 2,700, AUD 2,880, or JPY 400,000 and is able to support charges due in the selected period.
- If charges cannot be sustained or the surrender value falls below USD 300, GBP 200, EUR 270, AUD 288 and JPY 40,000 (which ever happens first) the policy will lapse and all benefits will cease.
- During the premium holiday, automatic arrears letters will be suppressed. We will issue a formal reminder to the policyholder as they approach the end of the premium holiday informing them that premiums will be due to recommence on the date defined by them.
- The policyholder has the option to restart paying premiums at any time during the premium holiday.
- Providence reserves the right at its discretion to refuse a request for a premium holiday and to refuse to reactivate a policy to premium paying status if a premium holiday has run for over twelve (12) months.

Section 1. Policy Details

Policy number

	First Policyholder				Second Policyholder			
Title	Mr	Mrs	Miss	Ms	Mr	Mrs	Miss	Ms
	Other				Other			
Surname (as shown on ID / passport)								
First name (as shown on ID / passport)								
Address								
(please ensure this matches with the proof of address provided)								
Telephone number (Include international country code)								
Mobile number (Include international country code)								
Email address								

Section 2. Premium Holiday Details

I/We, the undersigned, as owner(s) of the policy, request a premium holiday, as detailed below:

Premium holiday start date

Duration of premium holiday

Months

Recommencement of regular premium

Section 3. Declaration/Data Protection

- I/We understand that the personal information that I/We supply may be held and used by the Company in the following ways:
 - To process, evaluate and administer the contracts/policies/claims;
 - To prevent and detect fraud and financial crime; and
 - To perform accounting, statistical and research activities;
- I/We also understand that to carry out the above the Company may need to pass the information to:
 - Any Providence Group companies, re-insurers, reference agencies, third parties who provide relevant services to the company and my/our relevant financial professional;
 - Countries outside of Mauritius that may not have equivalent levels of data protection; however the Company would be responsible for ensuring that equivalent levels of protection are maintained;
 - Public bodies including the police, or insurers' database; and
 - Any relevant tax authority or governmental, regulatory or other bodies as required by law, regulation, codes or guidelines and/or pursuant to any order of a court of competent jurisdiction and the information may be transmitted by any usual means including the internet.
- I/We understand that the Company will only communicate with me/us using the contact details that I/we have supplied. Where I/we have provided more than one form of contact details, the most appropriate method of communication will be used depending on the urgency and sensitivity of the information.
- I/We confirm that I/we agree to my/our personal data being collected and used as set out above. I/We understand that I/we am/are entitled to receive (from the Company's Data Protection Officer) a copy of my/our personal data held by the Company (and may be charged the statutory fee for this) and to have any errors corrected.
- I/We confirm that this/these signature/s is/are mine/ours as policyholderholder/s or that/those of my/our appointed legal representative/s.
- I/We declare that the answers I/we have given, whether in my/our handwriting or not, are true and complete to the best of my/our knowledge and belief and will form the basis of this application.
- I/We give the necessary authority for you to contact the certifier(s) of my/our documents directly if it necessary to seek clarification regarding any part of the certification.
- I/We understand that failure to disclose any material fact may invalidate the contract resulting in the loss of benefits.
- I/We agree to inform the Company in writing of any change to the information provided in this application. I/We also agree to inform the Company of any change of name, address, etc that may occur during the life of this policy.
- I/We consent to and understand Providence seeking independent verification (if considered necessary) of any information given in this application.
- I/We confirm that I/We have read and agree with the content of the Declaration/Data protection section.

I/We understand that the Group companies, and companies that they become associated with, may share the information so that they can contact me/us by mail/email, telephone or other appropriate means about carefully selected products, services or offers that they believe will be of interest to me/us.

I/We will not be contacted in this way if I/we tick here.

First Policyholder / Trustee / Authorised Signatory

Second Policyholder / Trustee / Authorised Signatory

Signature

Date (DD/MM/YYYY)

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