

**GREENLIGHT  
UNDERWRITES  
ONCE-**

**At inception, not at  
claims stage!**

**Even smokers benefit from GREENLIGHT's Priced for Life philosophy... HOW?**

**Question 1:**

When I took out my policy I was a non-smoker, I have since started smoking, should I inform my insurer?

**Answer:**

Old Mutual does not require a client to advise us of a change in smoker status after inception of the policy contract. Underwriting is done at inception and once the contract has been issued the terms and conditions apply.

**Question 2:**

I have stopped smoking, do I now qualify for non-smoker rates?

**Answer:**

If a person had a contract as a smoker and stopped smoking, non-smoker rates will be considered after 12 months with a cotinine test.

**In conclusion:** with GREENLIGHT you don't pay the price for starting... only your health pays