



Qualifying Lifestyle Events

Below you will find a table that identifies what qualifies as a lifestyle event and what changes can be made to your cover based on the event. All lifestyle event changes must be requested within 3 months of the qualifying event date and be supported by evidence of the event.

Any other changes can be requested ahead of the annual scheme renewal (known as open enrolment), usually each 1 January.

Lifestyle event	Join scheme	Leave scheme	Add a partner	Add a child	Remove a partner	Remove a child	Suggested Evidence
Marriage or Civil Partnership	✗	✗	✓	✓	✓	✗	Marriage or Civil Partnership Certificate
Partner Benefit Entitlement Changes (e.g. job change)	✓	✓	✓	✓	✓	✓	Offer Letter, Contract, Letter from Employer
Birth or Adoption of a Child	✗	✓	✗	✓	✓	✗	Birth or Adoption Certificate
Decrease in Working Hours by 20% Minimum	✗	✓	✗	✗	✓	✓	Offer Letter, Contract, Letter from Manager
Divorce or Separation	✗	✓	✗	✗	✓	✓	Divorce Certificate
Change of Partner	✗	✗	✗	✗	✓	✓	Tenancy Agreement, Joint Bank Account Statement
Death of a Spouse/ Partner/ Dependant	✗	✓	✗	✗	✓	✓	Death Certificate
Start of Family Friendly Leave	✗	✓	✗	✗	✓	✓	Maternity/Adoption Certificate, Paternity/Shared Parental Leave letter from Manager
Return from Family Friendly Leave	✓	✗	✓	✓	✗	✗	Maternity /Adoption Certificate, Letter from Manager