**Reinstatement option – send to client after they appear in the Renewal and overdue notices email report for ‘Lapsed’ notice type**

 **Subject:** Your Resolution Life cover has lapsed - let’s explore what’s next

Dear<client first name>,

I wanted to reach out personally, as your Resolution Life insurance policy has recently lapsed due to missed payments.

I understand that times are challenging, life can be unpredictable, and sometimes financial priorities shift. But having insurance in place means you’re protected against life’s unexpected events - whether it’s illness, injury, or financial hardship. Your policy offers valuable benefits designed to support you and your loved ones when it matters most.

**You may still have options to keep your insurance**

Depending on your policy and how long it’s been since your last payment, reinstatement may be possible. Eligibility is assessed individually and can depend on:

* The type of benefits included in your policy
* Any previous lapses or claims history
* Your premium structure
* The time since your policy lapsed.

In some cases, reinstatement may be as simple as making a payment. In others, you may need to complete a form or provide additional information about your current circumstances. You can find more details about reinstating your insurance policy [here](https://resolutionlife.co.nz/reinstating-your-insurance-policy?utm_source=Adviser_Support&utm_medium=website&utm_campaign=W_Label).

**Let’s talk about affordability**

If affordability has been a concern, please know you’re not alone. There may be options to adjust your future cover, payment amount or structure to better suit your current circumstances -without losing the protection your policy provides. I’m here to help explore what’s possible and support you in making the best decision for your situation.

**I’m here to help**

If you’re unsure what applies to you, feel free to reach out. I’m here to help guide you through the next steps and get your cover back in place.

**Book in for a chat**

Just reply to this email or give me a call <or click [Insert Booking Link]> to schedule a quick chat.

Warm regards,
[Your Full Name]