

Are you experiencing financial difficulties?

If the answer is yes, [contact us](#) now so we can work with you to provide you with the help and support you need. Engaging with us early, even if you haven't yet missed any payments, will allow us to help you in the best possible way.

A variety of options could be available to you, with the aim of maintaining an appropriate level of insurance cover that is important to you and that you can afford. Examples of these options include, but are not limited to:

- Reviewing your demands and needs
- Adjusting cover, either on a short or long-term basis
- Looking at other suitable products on the market

Where changes to your insurance cover do not suit or help your financial situation and you pay for your insurance in instalments, you should contact your insurer, or finance provider directly, as further financial support may be available, which could include, but is not limited to:

- Tailored support, which is appropriate, taking into account your individual circumstances
- A temporary pause on payments
- Temporarily reduced payments
- Suspending, reducing, waiving or cancelling any further interest or charges
- Amending your repayment date, or spreading payments differently
- Help with accessing money guidance, or free debt advice

Need more help?

Free and impartial help with money is available on the [MoneyHelper](#) website, which is backed by UK Government. Support is also available to help with the rising cost of living via the government website [Help for Households](#).