

# OUR GUIDE TO **UNDERWRITING**

Covering Back and Neck, BMI, Diabetes, Family History and Mental Health.



We aim to offer income protection to as many people as possible, using our unique underwriting engine and the wealth of knowledge and expertise we have in our Underwriting Team.

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## PROCESSING

Our online adviser platform enables more of your clients (about half of all applicants) to receive an instant decision.

The rules-based application journey uses dynamic questioning, designed to gather all the information we need immediately.

## SPEAK DIRECTLY TO AN UNDERWRITER

If you have any questions about an application, our Underwriters are here to help.

For example, if your client has a specific medical condition or family history, an unusual occupation or high-risk hobby.

Please make sure your client discloses information as accurately as possible, answering the specific questions we ask during the application process. This will reduce the likelihood of us having to request further medical information and enable our Underwriters to make the fairest decision for your client.



Speak directly to an **Underwriter** by calling us on **0800 587 5098** or emailing **[underwriting@cirencester-friendly.co.uk](mailto:underwriting@cirencester-friendly.co.uk)**.

## AUTOMATIC MEDICAL EVIDENCE

Where an application is able to proceed, we'll automatically arrange a nurse screening as shown in the table below.

Age	Level of cover at which we need automatic evidence
39 and below	No automatic evidence
40-50	£3000 (and above) per calendar month
51+	£2000 (and above) per calendar month

## CONDITIONS WE CAN'T COVER

Unfortunately, we can't offer cover to everyone who applies. Following is a list of medical conditions which would lead to us automatically declining an application.

- Multiple sclerosis (MS), motor neurone disease (MND), parkinson's disease, huntington's disease or dementia (including Alzheimer's disease)
- Bipolar disorder, manic depression, schizophrenia, borderline personality disorder
- Polycystic kidney disease (PKD)
- HIV/AIDs
- Cardiomyopathy
- Cirrhosis
- Systemic lupus erythematosus (SLE)
- A major organ transplant (as a recipient)
- Cystic fibrosis

This list is not exhaustive, so if you're unsure about the likely outcome for a client with a specific medical condition not listed, please speak to one of our Underwriters.

## BACK AND NECK

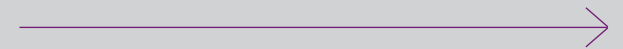
Back and/or neck pain is a major cause of disability and long-term sickness. Chronic conditions can leave people unable to work and, in some cases, prone to other ailments such as low mood/depression. The cause of back/neck pain can range from short-term muscular strains through to sciatica, disc damage, arthritis of the spine and conditions such as ankylosing spondylitis and spondylosis (degeneration of the spine caused by age-related 'wear and tear').

Potential decision: Any underwriting decision on an application where there is a history of back and/or neck pain will need to consider not only the medical details but also the applicant's occupation and the selected deferred period.

The table(s) on pages 4 and 5 provide some general guidelines for the type of decision you can expect for common back and neck complaints.

NB: Where an individual's circumstances don't fit the tables below, please speak directly to one of our Underwriters.

TAKE A LOOK AT OUR **GENERAL GUIDELINE TABLES** ON PAGES 4 & 5



## BACK/NECK MUSCLE SPRAIN AND STRAIN

	1 week deferred	4 and 8 week deferred	13 weeks deferred	26 and 52 weeks deferred
1 episode only within the last 5 years Lasting less than 7 days No time off work Full recovery				
• <1 year elapsed	24-month reviewable exclusion	24-month reviewable exclusion	12-month reviewable exclusion	12-month reviewable exclusion
• 1-2 years elapsed	12-month reviewable exclusion	12-month reviewable exclusion	Standard	Standard
• 2 years+ elapsed	Standard	Standard	Standard	Standard
1 episode only within the last 5 years Lasting up to 4 weeks No time off work Full recovery				
• <1 year elapsed	36-month reviewable exclusion	36-month reviewable exclusion	36-month reviewable exclusion	36-month reviewable exclusion
• 1-2 years elapsed	24-month reviewable exclusion	24-month reviewable exclusion	24-month reviewable exclusion	12-month reviewable exclusion
• 2-3 years elapsed	24-month reviewable exclusion	24-month reviewable exclusion	24-month reviewable exclusion	Standard
• 3 years+ elapsed	Standard	Standard	Standard	Standard

	1 week deferred	4 and 8 week deferred	13 weeks deferred	26 and 52 weeks deferred
1 episode only within the last 5 years 2-4 weeks off work in the last 3 years No more than 5 days off in the last 2 months Full recovery				
• <1 year elapsed	60-month reviewable exclusion	36-month reviewable exclusion	36-month reviewable exclusion	36-month reviewable exclusion
• 1-2 years elapsed	48-month reviewable exclusion	24-month reviewable exclusion	24-month reviewable exclusion	24-month reviewable exclusion
• 2-3 years elapsed	36-month reviewable exclusion	12-month reviewable exclusion	12-month reviewable exclusion	12-month reviewable exclusion
• 3-4 years elapsed	24-month reviewable exclusion	Standard	Standard	Standard
• 4-5 years elapsed	12-month reviewable exclusion	Standard	Standard	Standard

**NEXT SECTION: BMI GUIDES**



## BMI GUIDE

The following underwriting decisions apply to BMI readings. You can find various BMI calculators online, but these may round calculations differently.

We recommended you use this **BMI calculator**<sup>1</sup> as it mirrors the calculator used by our Underwriting Team.

1 <https://patient.info/doctor/bmi-calculator-calculator>

### Male applicants:

BMI range	Outcome
≤16.49	Unable to offer cover or terms
16.50-17.49	Refer to Underwriters

### Female applicants:

BMI range	Outcome
≤15.49	Unable to offer cover or terms
15.50-16.49	Refer to Underwriters
16.50-17.49	Standard

### All applicants:

BMI range	Outcome
17.50-31.49	Standard
31.50-32.49	+25%
32.50-34.49	+50%
34.50-36.49	+75%
36.50-38.49	+100%
38.50-39.49	Refer to Underwriters
39.50+	Unable to offer cover or terms

**NEXT SECTION: DIABETES**



## DIABETES

Diabetes is caused by a lack of, or reduced effectiveness, of insulin in the body leading to raised blood sugar levels. It's a chronic condition which can involve several long-term complications. There are two main types of diabetes: Type 1 and Type 2.

Type 1 diabetes tends to occur at an earlier age. The body's immune system attacks and destroys the cells that produce insulin. The only way it can be treated is through injecting insulin into the blood stream.

Type 2 diabetes tends to occur at an older age. The body isn't producing enough insulin or is unable to effectively use the insulin being produced. This type of diabetes may be controlled through diet and/or exercise and medication, but may eventually need insulin to be injected.

	<b>All deferred periods</b>
<b>Diagnosis less than 12 months ago</b>	Postpone until 12 months from diagnosis
<b>Diagnosis more than 12 months ago</b>	
<ul style="list-style-type: none"> <li>• HBA1c&lt;8 or IFCC&lt;64</li> <li>• No complications (with the exception of background retinopathy)</li> <li>• Compliant with treatment</li> <li>• No time off work</li> <li>• Non smoker and no use of e-cigarettes/vaping</li> <li>• BMI to be a 50% loading or less (please refer to the BMI loadings on page 6)</li> </ul>	Offer with an exclusion: "Diabetes and any related complication or condition (including heart disease, kidney disease, neuropathy/nerve damage, eye problems or circulatory conditions), its underlying cause, treatment/side effects and investigations"

**NEXT SECTION: FAMILY HISTORY**





## FAMILY HISTORY

Below are some guidelines around some of the family histories we're asked about and consider at underwriting. The list is not exhaustive, so please call our Underwriting Team for any additional information.

When we ask about family history, we mean only first-degree relatives, i.e. mother, father, brother, sister. You do not need to tell us about adoptive parents, step/half-siblings or other relatives.

<b>Alzheimer's disease</b>	<b>1 relative only</b>	<b>2 or more relatives</b>
Age of relative(s), under 55 No tests or investigations	Exclusion	Exclusion
Age of relative(s), 55-65 No tests or investigations	Standard	Exclusion
Yes to tests or investigations	Refer to Underwriters	Refer to Underwriters

<b>Breast and/or ovarian cancer</b> (applies to female applicants only)	<b>1 relative only</b>	
Age of relative at onset, <40	Applicant has undergone tests	Refer to Underwriters
	Applicant has not undergone tests and has had no prophylactic (preventative) surgery	Exclusion or +75% loading
	Applicant has undergone tests and has had prophylactic (preventative) surgery	Refer to Underwriters
Age of relative at onset, 40-49	Applicant has undergone tests	Refer to Underwriters
	Applicant has not undergone tests and has had no prophylactic (preventative) surgery	Exclusion or +25% loading
	Applicant has undergone tests and has had prophylactic (preventative) surgery	Refer to Underwriters
Age of relative at onset, 50+	Standard	

<b>Breast and/or ovarian cancer</b> (applies to female applicants only)	<b>2 relatives</b>	
Age of relative at onset, 50+	Applicant has undergone tests	Refer to Underwriters
	Applicant has not undergone tests and has had no prophylactic (preventative) surgery	Exclusion or +50% loading
	Applicant has undergone tests and has had prophylactic (preventative) surgery	Refer to Underwriters
Age of relative at onset, <50	Applicant has undergone tests	Refer to Underwriters
	Applicant has not undergone tests and has had no prophylactic (preventative) surgery	Exclusion or +100% loading
	Applicant has undergone tests and has had prophylactic (preventative) surgery	Refer to Underwriters
<b>Bowel cancer</b>	<b>All cases</b>	
Age of relative at onset, all	Lynch 2 syndrome Turcot syndrome Muir-torre syndrome	Unable to offer cover or terms
<b>Bowel cancer</b>	<b>1 relative only</b>	
Age of relative at onset, <45	<b>FAP:</b> Applicant has not undergone tests	Unable to offer cover or terms
	<b>FAP:</b> Applicant has undergone colonoscopy in the last 2 years and results negative	Standard
	<b>HNPCC/Lynch 1 syndrome:</b> Applicant not under regular surveillance	Unable to offer cover or terms
Age of relative at onset, 45+	<b>HNPCC/Lynch 1 syndrome:</b> Applicant has undergone colonoscopy Applicant age <40	Unable to offer cover or terms
	<b>HNPCC/Lynch 1 syndrome:</b> Applicant has undergone colonoscopy and results negative Applicant age 40+	Refer to Underwriters Terms may be possible with an exclusion or loading
	Applicant has undergone tests and has had prophylactic (preventative) surgery	Refer to Underwriters

<b>Bowel cancer</b> (any type)	<b>2 relatives</b>
	Terms may be possible depending on age of relatives, test/investigations, etc.
<b>Bowel cancer</b> (any type)	<b>3 relatives or more</b>
Age of applicant <40	Unable to offer cover or terms
Age of applicant 40+	Terms may be possible on deferred periods of 4 weeks and above, depending on age of relatives, test/investigations, etc.

<b>Prostate cancer</b> (Male applicants only)	<b>All deferred periods</b>
<b>1 relative only with prostate cancer</b>	Standard
<b>2 relatives with prostate cancer</b>	
At least 1 relative under 55 at onset	Exclusion
No relatives under 55 at onset	Standard
<b>3 or more relatives with prostate cancer</b>	Exclusion

<b>Huntington's disease</b>	<b>Applicant &lt;50</b>	<b>Applicant 50+</b>
Applicant has not undergone tests for Huntington's	Unable to offer cover or terms	Exclusion
Applicant has undergone tests for Huntington's which were negative	Refer to Underwriters, likely exclusion	Exclusion
Applicant has undergone tests for Huntington's which were positive	Standard	Standard

## FAMILY HISTORY (continued)

<b>Motor neurone disease</b>	
<b>1 relative</b>	
Age of relative at diagnosis, <50	Exclusion
Age of relative at diagnosis, 50+	Exclusion or +50% loading
<b>2 or more relatives</b>	
All	Exclusion

<b>Multiple sclerosis</b>	<b>Female applicant</b>	<b>Male applicant</b>
<b>1 relative</b>		
Mother	Exclusion	Exclusion or +50% loading
Father	Exclusion or +50% loading	Exclusion or +50% loading
Sister	Exclusion	Exclusion
Brother	Exclusion	Exclusion
<b>2 or more relatives</b>		
	Exclusion	Exclusion

<b>Parkinson's disease</b>	
<b>1 relative</b>	
Age of relative at diagnosis, <50	Exclusion
Age of relative at diagnosis, 50+	Exclusion or loading
<b>2 or more relatives</b>	Exclusion

<b>Polycystic kidney disease</b>	<b>Age 29 or less</b>	<b>Age 30-50</b>	<b>Age 51+</b>
Applicant has had an ultrasound, CT scan or MRI scan in the last 5 years – no cysts present	Postpone	Exclusion or loading	Standard
Applicant has had an ultrasound, CT scan or MRI scan in the last 5 years – cysts present	Unable to offer cover or terms		
Applicant has not had an ultrasound, CT scan or MRI scan in the last 5 years	Unable to offer cover or terms		

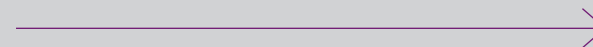
## MENTAL HEALTH

Mental health issues can vary immensely in terms of nature and severity. For that reason, it's difficult to provide a table of outcomes, as we believe we should listen to each individual's story before coming to a decision. We offer applicants the choice of disclosing their mental health history through online questioning or by having a tele-interview with a nurse.

Mild forms of depression, anxiety or stress (those without inpatient treatment or referral to a psychiatrist or psychologist) need only be disclosed if they've been present/active in the 5 years before applying for cover. These are likely to lead to an exclusion on a temporary basis. On higher deferred periods (13 weeks plus), it may be possible to offer standard terms depending on individual circumstances.

Unfortunately, we can't offer terms for applicants with a history of bipolar disorder, manic depression, schizophrenia or borderline personality disorder.

**FINAL PAGE: GET IN TOUCH**





Speak directly to an **Underwriter** by calling us on **0800 587 5098** or emailing **[underwriting@cirencester-friendly.co.uk](mailto:underwriting@cirencester-friendly.co.uk)**.



Register or submit an application via our digital platform  
**<https://login.cirencester-friendly.co.uk/adviser/>**

## OUR GUIDE TO UNDERWRITING

[www.cirencester-friendly.co.uk](http://www.cirencester-friendly.co.uk)

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