

OUR GUIDE TO **UNDERWRITING**



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 that is not covered by our guide.

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**.

GENETIC TESTING

You do not need to tell us about any predictive genetic test. However, you must advise us if you are experiencing symptoms of or are having treatment for a medical condition, including any genetically inherited conditions, including the result of any diagnostic tests. You must also advise us of any family history of a condition that is covered in the relevant section of the application form.

You can advise us of a negative genetic test result at your discretion, as this may lead to the Society offering more favourable terms.

A copy of the Code on Genetic Testing and Insurance is available from us on request or from the ABI website <http://www.abi.org.uk> or you can view it on Gov website <https://www.gov.uk/government/publications/code-on-genetic-testing-and-insurance>.

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	£3,001 (and above) per calendar month
51+	£2,001 (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)
- Cardiomyopathy
- Cirrhosis
- AIDs (we are able to consider some applications with HIV, see page 13)
- Systemic lupus erythematosus (SLE)
- A major organ transplant (as a recipient)
- Cystic fibrosis
- Ehlers Danlos
- Sickle Cell anaemia (if trait only, refer to our underwriters)

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.

Current symptoms of the following conditions:

- Long covid
- Chronic Fatigue Syndrome (CFS)
- Fibromyalgia

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**¹ as it mirrors the calculator used by our Underwriting Team.

¹ <https://www.rkm.com.au/CALCULATORS/CALCULATOR-obesity-body-mass-index.html>

All applicants:

BMI*	Age <30	Age 30-49	Age 50+
<17	Decline	Decline	Decline
17	Refer	Refer	Refer
18-31	0	0	0
32	+25%	0	0
33-34	+50%	+25%	0
35-36	+75%	+50%	+25%
37-38	+100%	+75%	+50%
39**	+125%	+100%	+75%
40+	Decline	Decline	Decline

* BMI is rounded to the nearest whole number (e.g. 20.49 = 20 & 31.50 = 32)

** anyone with a BMI measurement of 39 will be subject to a medical screening

ABNORMAL CERVICAL SMEARS

History of an abnormal smear (HPV, CIN I, II or III) without a subsequent normal smear	Exclude - Abnormal cervical smear, its underlying cause, treatment/side effects, investigations, complications and associated conditions including cervical cancer. (note following a normal smear the Society will be happy to remove the exclusion)
History of an abnormal smear (HPV, CIN I, II or III) with a subsequent normal smear	Accept without an exclusion

ALCOHOL ABUSE OR DEPENDENCE

Your client would be to abstain from any alcohol for 10 years.

CROHNS DISEASE, ULCERATIVE COLITIS, RHEUMATOID ARTHRITIS

Any use of biologic drugs will be declined, examples of biologic drugs (usually have "MAB" on the end) include (but not limited to):

- Adalimumab (Humira)
- Infliximab (Remicade)
- Golimumab (Simponi)

Where non biologic drugs are being taken, please call the Underwriting Team with full details of medication, joints affected, time off work and any restrictions on daily activities.

DIABETES - Type 1 & Type 2

	All deferred periods
Diagnosed 12 months ago or less	Postpone until over 12 months from diagnosis
Diagnosis more than 12 months ago	
<ul style="list-style-type: none"> • HbA1c<8 or IFCC<64 • No complications (with the exception of background retinopathy) • Compliant with treatment • No time off work in the last 5 years • Non smoker and no use of e-cigarettes/vaping • BMI to be a 50% loading or less (please refer to the BMI loadings on page 3) • Controlled blood pressure and cholesterol 	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"
All other applications	Unable to offer terms

DRUG ABUSE

Drug	Postpone until the following years from last use
Heroin	10 years
Cannabis with less than monthly use	1 year
Cannabis with monthly use or more	3 years
Cocaine	5 years
LSD and other Hallucinogens	5 years
Ecstasy/MDMA	3 years
Anabolic Steroids	3 years
Any other drugs	Refer to our underwriters

GASTRIC SURGERY

12 months following surgery	Postpone
Thereafter with no complications	<p>Any problem arising from the gastric surgery, its treatment/side effects, investigations, complications and associated conditions.</p> <p>Anxiety, stress, depression, or any mental or behavioural disorder, or any functional somatic symptoms (also known as medically unexplained symptoms) including chronic fatigue, chronic pain, or irritable bowel syndrome, or myalgic encephalomyelitis (ME).</p> <p>See BMI Guide on page 3.</p>
With complications	Refer to our Underwriters

HAZARDOUS HOBBIES

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We do not cover any hobbies related to Motorsport.

For any other hobby where they don't get any form of payment.

1 accident/injury or less in the last 3 years	Accept with out an exclusion
More than 1 accident/injury in the last 3 years	Exclude their hobby (will be reviewable when there is only 1 accident/injury in the last 3 years)

UNDERACTIVE THYROID (also known as hypothyroidism)

Diagnosed less than 3 months ago	Postpone
Asymptomatic, no time off work in the last 3 months and TFT's now normal	Standard
Symptomatic and/or abnormal Thyroid Function Tests (TFT's)	Exclude/postpone (dependant on symptoms and TFT results)

NEXT SECTION: FAMILY HISTORY



FAMILY HISTORY

Below are 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.

Family History of Diabetes

Ignore if the family history is 1 family member of type 1 and 1 family member with type 2 diabetes.

For further combinations of type 1 and type 2 diabetes – please call our Underwriters.

Type 1 Diabetes	
1 first degree relative	Standard
2 or more first degree relatives	Standard if the applicant has reached age 35 otherwise a 50% loading or a diabetes exclusion.

Type 2 Diabetes	
1 first degree relative	Standard
2 or more first degree relatives	No CVS risk factors – standard
2 or more first degree relatives plus one of the following: BMI = 27.5 or over or a smoker	25% loading or a diabetes exclusion.

Family History of Cardiomyopathy

No cardiac investigations or investigations more than 5 years ago	Decline
Fully investigated within last 5 years, ECG and echocardiogram normal	Exclude

Alzheimer's disease	1 relative	2 or more relatives
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 our Underwriters	Refer to our Underwriters

Breast and/or ovarian cancer (Female applicants only)	1 relative	
Age of relative at onset, <40	Applicant has not undergone tests and hasn't had any prophylactic (preventative) surgery	*Exclusion or 75% loading
	Applicant has undergone tests and/or has had any prophylactic surgery	Refer to our Underwriters
Age of relative at onset, 40-49	Applicant has not undergone tests and hasn't had any prophylactic (preventative) surgery	*Exclusion or 25% loading
	Applicant has undergone tests and/or has had any prophylactic surgery	Refer to our Underwriters
Age of relative at onset, 50+	Standard	

*Breast and/or ovarian cancer, its underlying cause, treatment/side effects, investigations, complications and associated conditions.

Breast and/or ovarian cancer (Female applicants only)	2 relatives or more	
Age of relative at onset, 50+	Applicant has not undergone tests and has had no prophylactic (preventative) surgery	*Exclusion or 50% loading
	Applicant has undergone tests and/or has had any prophylactic surgery	Refer to our Underwriters
Age of relative at onset, <50	Applicant has not undergone tests and has had no prophylactic (preventative) surgery	*Exclusion or 100% loading
	Applicant has undergone tests and/or has had any prophylactic surgery	Refer to our Underwriters

*Breast and/or ovarian cancer, its underlying cause, treatment/side effects, investigations, complications and associated conditions.

Bowel cancer	1 or 2 FDR (first degree relative: parent, sibling) not hereditary	
Age of relative(s) at onset <50	1 FDR Not recommended or negative colonoscopy within 2 years	Exclude or 100% rating (Bowel or Colorectal cancer, its underlying cause, treatment/ side effects, investigations, complications and associated conditions)
	2 FDR Regular surveillance, negative colonoscopy within 2 years	Applicant age 39 or less = Unable to offer terms Applicant age 40-49 = Exclude or 150% rating) Applicant age 50-59 = Exclude or 100% rating)
Age of relative(s) at onset >50	1 or 2 FDR Not recommended or negative colonoscopy within 2 years	Exclude or 50% rating
Any age of relative(s)	3 or more FDR	Unable to offer terms
Any other scenario		Refer to our Underwriters
Hereditary Bowel cancer		
Any diagnosis such as FAP (Familial Adenomatous Polyposis), HNPCC or Lynch 1 Syndrome		Refer to our Underwriters
Lynch Syndrome 2, Turcot, Muir Torre or Peutz-Jeghers		Unable to offer terms

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

Huntington's disease	Applicant <50	Applicant 50+
Applicant has not undergone genetic testing	Unable to offer terms	Exclusion
Applicant has undergone genetic testing and it's negative	Standard	Standard
Applicant has undergone genetic testing and it's positive (we'll rate on family history alone)	Unable to offer terms	Exclusion

FAMILY HISTORY (continued)

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

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

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

Polycystic kidney disease	Age 29 or less	Age 30-50	Age 51+
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 undergone genetic testing and it's negative	Standard	Standard	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		

HIV

	D4 and above only
<ul style="list-style-type: none">• Anti-retroviral medications > 3yrs• CD4 count never < 500• Viral load is undetectable• Has not suffered with or from any HIV or AIDs related illnesses	Subject to a GP report / HIV clinic letters a 50% rating only (no exclusions)

MENTAL HEALTH

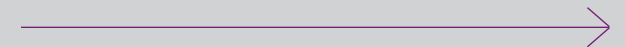
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Mental health issues can vary immensely in terms of nature and severity. For that reason, it's difficult to provide a table of outcomes, as we believe we should listen to each individual's story before coming to a decision. We offer applicants the 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**.



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

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www.cirencester-friendly.co.uk

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