

- ▶ Covering a client with a complex medical history

Simon's story

"I was impressed by how smooth the process was considering my friend's complex medical history. She was not only accepted, but on risk quickly and efficiently."

Simon, Protection Insurance Adviser, Colchester.



"I have a good friend who suffers from a long-term health condition. She believed she wouldn't be able to get any life cover due to her medical history, in fact, she had been declined already by several providers and was becoming increasingly despondent about this. I offered to get her life cover but again, her case was declined.

Shortly after this, Juliette from The Exeter came to do a presentation in our offices about The Exeter's life cover 'Real Life', which provides cover for clients with more complex medical conditions. I hadn't used The Exeter before for life insurance and I decided to try them for my friend. I was impressed by how smooth the process was considering my friend's complex medical history. She was not only accepted, but on risk quickly and efficiently. To say my friend was happy is an understatement!

I believe it is important that insurers are able to offer cover to people with a complex medical history or long-term health condition. The industry has neglected a percentage of the population who need and deserve protection, for too long, so it's positive to see respected insurers like The Exeter set about trying to change that.

Working with The Exeter was enjoyable and I'd definitely recommend them."

- ▶ **To find out more about Real Life and protecting your clients with The Exeter, speak to our team**

0300 123 3207
sales@the-exeter.com



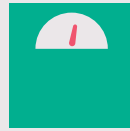
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Ill health happens...



4 million people are estimated to be living with **diabetes** in the UK.
Diabetes.co.uk



24.8% of the UK population have a **body mass index above 30** and are defined as obese.
NHS



1 in 2 people will suffer **cancer** during their lifetime.
Cancer Research UK



7 million people in the UK are living with a **heart condition**.
BHF

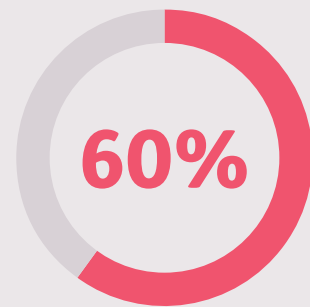
...but the message on the importance of protection isn't getting through



of type 2 diabetes sufferers have no protection at all.



of cancer sufferers have no protection at all.



of obese people have no protection at all.

Based on research we conducted with 2,000 respondents across the UK.

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