

# HEALTH+

Why recommend  
health insurance  
from The Exeter?



# Sometimes it pays to think smaller.

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At The Exeter we may not be the biggest name in health insurance, but we are one of the most highly regarded.

Here's why...

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#1

## **Recommended by experts since 1927.**

Despite the fact we have a strong balance sheet, B-rating from AKG and a proud history, we may not be as well known as others. That's because, rather than relying on expensive TV commercials to directly attract customers, we prefer to sell our policies through financial advisers who ensure families get the best possible cover.

In fact, last year **98%** of our policies were sold via advisers, and that's just the way we like it. There's no bigger compliment than being recommended by an expert.

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#2

## **Focused on what matters most – paying claims.**

Nothing matters more to us than our members. So, handling every claim quickly and efficiently is a matter of personal pride. For us paying claims isn't something we must do, it's something we want to do.

That's probably why a leading consumer magazine recently awarded us **5 out of 5 stars** for ease of making a claim and a customer satisfaction score of **85%**.

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#3

## **Our mutuality means customers come before profits.**

As a mutual we don't have investors who demand dividends. This means we're able to re-invest more of our profits into the things that really matter to members: improving the quality of our products, keeping premiums affordable and paying claims quickly.

For every **£1** we received in premiums in 2019 we paid out **71p** in claims.

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## #4

### It's quality cover you can add to.

With Health+ exceptional cover comes as standard. Clients receive unlimited cancer cover, in-patient and day-patient treatment and out-patient surgery and scans. However, if the budget allows, they can enhance their cover further by adding extra out-patient cover, unlimited out-patient diagnostics, therapies cover and mental health cover.

It all adds up to a Defaqto **5-star** rating.



## #5

### We give your clients more choice.

We offer two types of premium structure. No claims discounts offer a lower entry price point and future premiums are directly impacted by any claim your client makes. 'Community rated' premiums are based on the claims made by a wider pool of customers, so any claim may have a less pronounced effect on how your client's premium changes.

That's one of the many reasons we were awarded '**Best Private Medical Insurance**' at the Cover Customer Care Awards 2019.



## #6

### Health insurance and protection is all we've ever done.

We've been providing healthcare and protection policies for over 100 years and we've never let ourselves get distracted by any other form of insurance. This focus and experience have given us a unique appreciation of the needs of customers which has led to a level of service and quality of cover that is second to none.

That's probably why our **Trustpilot** rating is **excellent**.



## #7

### Our additional benefits are highly valued.

We don't just take care of our members when they get ill. They also get free access to GPs, second medical opinions, physiotherapists, mental health counsellors, dietitians and nutritional consultants via our HealthWise app. It's designed to keep our members in the best of health and can be used anytime, without claiming on the policy.

**HEALTH**Wise



It's worth noting the total value of all the services available to a member via HealthWise equates to **£1,800** per year. So, our additional benefits are certainly not a token gesture.

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# HEALTH

Simply brighter health insurance.

- ✚ 5 out of 5 stars for ease of making a claim\*
- ✚ Trustpilot rated excellent
- ✚ 5 star Defaqto rating
- ✚ Best Private Medical Insurance, Cover 2019
- ✚ Winner 'Above and Beyond', Cover 2019

It all goes to show you don't need  
to be the biggest to be the best.

\*Source: **Get the best private health insurance 2020**  
A report published by a leading consumer magazine.



#### The legal blurb

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**You matter more.**