

HEALTH+

Underwriting approach.



Underwriting approach to health conditions

We know how frustrating it can be for you and your clients when health conditions affect an application, slowing it down or making it more expensive. That's why we've produced the guidelines below to help you understand the type of information we'll require to be able to underwrite your clients.

Disclosure	Decision
Asthma	We can allow this without an exclusion if: <ul style="list-style-type: none">■ Mild and well controlled■ Strictly GP care■ Non-smoker■ No steroid treatment■ No history of severe asthma attacks or hospitalisation■ No other respiratory disease (e.g. COPD).
Cancers	<ul style="list-style-type: none">■ Exclude the relevant cancer to include secondaries and recurrence. Any new primary cancer will be eligible for cover.
Cataracts	<ul style="list-style-type: none">■ We'll exclude cataracts indefinitely if present and untreated■ If treated, we'll exclude the treated cataracts with a 5 year review.
Diabetes	<ul style="list-style-type: none">■ Exclude diabetes and the associated conditions.
Eczema/dermatitis	We can allow this without an exclusion if: <ul style="list-style-type: none">■ Strictly GP care■ Mild and well controlled■ Topical treatment only (no steroid treatment)■ Never seen a dermatologist.

Gastroesophageal reflux (acid reflux)	<p>We can allow this without an exclusion if:</p> <ul style="list-style-type: none"> ■ Diagnosed over three years ago ■ Strictly GP care ■ Only ever treated with Omeprazole or similar medication ■ Has not required an endoscopy since diagnosis ■ Not secondary to a Hiatus hernia.
General musculoskeletal disorders (e.g. lower back pain or Osteoarthritis)	<ul style="list-style-type: none"> ■ Generally, we'll exclude the relevant disorder/affected area; each case is assessed carefully so we recommend discussing these cases with Underwriting.
Hernias	<ul style="list-style-type: none"> ■ Exclude the relevant type of hernia if present/untreated.
Hypercholesterolaemia (raised cholesterol)	<p>We can allow this without an exclusion if:</p> <ul style="list-style-type: none"> ■ Well controlled ■ Strictly GP care ■ No history of associated disease or complications ■ Not diagnosed within the last 6 months ■ Not diagnosed at a young age (under 35 generally) ■ Not familial hypercholesterolaemia (a genetic disorder).
Hypertension (raised blood pressure)	<p>We can allow this without an exclusion if:</p> <ul style="list-style-type: none"> ■ Well controlled ■ Strictly GP care ■ No history of associated disease or complications ■ Not diagnosed within the last 6 months ■ Not diagnosed at a young age (under 35 generally).
Hypothyroidism (underactive thyroid)	<p>We can allow this without an exclusion if:</p> <ul style="list-style-type: none"> ■ Not secondary to any other thyroid disease ■ Well controlled ■ Strictly GP care ■ No complications.
Irritable Bowel Syndrome	<ul style="list-style-type: none"> ■ Exclude IBS providing diagnosis confirmed. Otherwise, exclude irritable bowel and any underlying cause.
Joint replacements	<ul style="list-style-type: none"> ■ Exclude the relevant joint, to include repeat/revision of the replacement.

Mental Illness	<ul style="list-style-type: none">Decline the mental health cover option if disorder ongoing. Like musculoskeletal disorders, we assess each mental health case carefully, so we recommend discussing these cases with Underwriting.
Migraines	<ul style="list-style-type: none">Exclude migraines and any underlying cause.
Myocardial infarction (heart attack)	<ul style="list-style-type: none">Exclude ischaemic heart disease.
Transient Ischaemic Attack or Cerebrovascular accident (mini-stroke/ stroke)	<ul style="list-style-type: none">Exclude TIA/stroke.

Why choose The Exeter?

When you're not the biggest you need to be the best.

Here's five reasons to recommend health insurance by The Exeter:

01

We put people before profit

As a mutual, we don't have shareholders, we're owned by our members. We reinvest profits into better customer service, more affordable premiums and quicker, fairer payment of claims.

02

We're on your side

We always set out the terms of our policies in black and white. In the rare event a claim falls into grey areas, that might see other insurers shaking their heads - we pay out.

03

We do more to cover more people

We don't pick and choose the people we cover based on computer algorithms or sweet-spot demographics. We consider every application on its merits - so we'll often say yes, when others say no.

04

We give you more control and more flexibility

The combination of our core cover, optional benefit add-ons and policy choices make it easy for you to create a policy that fits your needs and pocket - without compromising quality of cover.

05

No excessive penalties for claims

We don't think anyone should ever be in two minds about claiming. So, we offer an optional, scalable approach to No Claims Discounts. It means any increase in premium after a claim is always proportionate to the value of the claims.

The friendly specialists in
income protection, life cover,
health insurance and cash plans.

Contact us

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The legal blurb

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