

# Health<sup>+</sup>

Underwriting guide.

# 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 requiring special terms. 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. We also suggest the likely outcomes.

Disclosure	Decision
<b>Abnormal cervical smear</b>	<p>We will offer without an exclusion if it meets one of the following criteria:</p> <ul style="list-style-type: none"> <li>■ Most recent smear was normal</li> <li>■ No HPV was found</li> <li>■ HPV was found but with no abnormal changes</li> </ul>
<b>Asthma</b>	<p>We will offer without an exclusion if it meets the following criteria:</p> <ul style="list-style-type: none"> <li>■ Mild and well controlled</li> <li>■ Strictly GP care</li> <li>■ No steroid treatment</li> <li>■ No history of severe asthma attacks or hospitalisation</li> <li>■ No other respiratory disease (e.g. COPD)</li> </ul>
<b>Simple back pain</b>	<p>We will offer without an exclusion if it meets the following criteria:</p> <ul style="list-style-type: none"> <li>■ Single episode lasting less than 3 months</li> <li>■ No symptoms within the last 6 months</li> <li>■ Treated with less than 6 sessions of physiotherapy</li> <li>■ No previous surgery</li> </ul> <p>Otherwise, an exclusion for the specific area of the spine affected will be applied. For example, lower back pain would result in a lumbar/sacral spine exclusion.</p> <p>Review periods can be considered unless the condition is chronic or recurrent.</p>
<b>Basal cell carcinoma (BCC) or rodent ulcer</b>	<p>This would not have to be disclosed under any question that asks about cancer as it is not a cancer.</p> <p>We will offer without an exclusion if it meets the following criteria:</p> <ul style="list-style-type: none"> <li>■ Single episode</li> <li>■ Treated and fully excised</li> <li>■ Discharged from follow up</li> </ul> <p>If there have been multiple episodes we will apply an exclusion for all basal cell carcinomas, unless there have been no episodes in the last 5 years. If an exclusion is applied we can offer a review date after 5 years.</p>

<b>Cancers</b>	An exclusion will be applied to the relevant cancer, to include secondary and recurrent disease.
<b>Cataracts</b>	<p>We will offer without an exclusion if it meets the following criteria:</p> <ul style="list-style-type: none"> <li>■ Both eyes have been treated</li> <li>■ A full recovery has been made</li> <li>■ Discharged from follow up</li> </ul> <p>Otherwise, an exclusion for cataracts will be applied.</p> <p>Exclusions can be reconsidered once both eyes have been treated and fully discharged.</p>
<b>Crohn's/ulcerative colitis</b>	An exclusion for inflammatory bowel disease will be applied, to include complications of treatment and further colonoscopies.
<b>Diabetes</b> See also pre-diabetes for specific guidance	An exclusion for diabetes will be applied, to include diabetic complications.
<b>Eczema/dermatitis</b>	<p>We will offer without an exclusion if it meets the following criteria:</p> <ul style="list-style-type: none"> <li>■ Strictly GP care</li> <li>■ Mild and well controlled</li> <li>■ Topical treatment only (no steroid or biological treatment)</li> <li>■ Never seen a dermatologist</li> </ul>
<b>Fractures (excluding spine and skull)</b>	<p>We will offer without an exclusion if it meets the following criteria:</p> <ul style="list-style-type: none"> <li>■ There has been a full recovery (with no weakness or restrictions)</li> <li>■ There is no metal work present</li> </ul> <p>Otherwise, an exclusion will be applied for the specific fracture site.</p>
<b>Gastroesophageal reflux (acid reflux)</b>	<p>We will offer without an exclusion if it meets the following criteria:</p> <ul style="list-style-type: none"> <li>■ Mild and well controlled</li> <li>■ Only ever treated with Omeprazole or similar medication</li> <li>■ Has not required an endoscopy since diagnosis</li> <li>■ Not secondary to a Hiatus hernia or another condition</li> <li>■ Discharged from specialist care</li> </ul>
<b>General musculoskeletal disorders</b> See Joint replacement for specific guidance.	<p>We will offer without an exclusion if it meets the following criteria:</p> <ul style="list-style-type: none"> <li>■ Single episode lasting less than 3 months</li> <li>■ No symptoms within the last 6 months</li> <li>■ Treated with less than 6 sessions of physiotherapy</li> <li>■ No previous surgery</li> </ul> <p>Otherwise, an exclusion for the specific area affected will be applied.</p> <p>Review periods can be considered unless the condition is chronic or recurrent.</p>
<b>Glaucoma</b>	An exclusion for raised intraocular pressure/glaucoma will be applied.

<p><b>Gout</b></p>	<p>We will offer without an exclusion if it meets the following criteria:</p> <ul style="list-style-type: none"> <li>■ Strictly GP care only</li> <li>■ Mild and well controlled for more than 2 years</li> <li>■ On medication such as allopurinol or similar</li> <li>■ No complications</li> </ul>
<p><b>Hayfever/sinusitis/rhinitis</b></p>	<p>We will offer without an exclusion if it meets the following criteria:</p> <ul style="list-style-type: none"> <li>■ Strictly GP care only</li> <li>■ Mild and well controlled</li> <li>■ Not recurring with increasing frequency</li> <li>■ Medication via GP or over the counter only</li> <li>■ No complications such as nasal polyps</li> </ul>
<p><b>Heart valve disease</b></p>	<p>An exclusion will be applied for the specific valve(s) affected.</p>
<p><b>Hernias</b></p>	<p><b>Other than a hiatus hernia</b> we will offer without an exclusion if it meets the following criteria:</p> <ul style="list-style-type: none"> <li>■ Surgically treated</li> <li>■ Fully recovered for more than 6 months</li> <li>■ Discharged from follow up</li> </ul> <p>Otherwise, an exclusion will be applied for the specific type of hernia.</p> <p>Review periods can be considered unless the condition is chronic or recurrent.</p> <p><b>For Hiatus hernia</b> we will offer without an exclusion if it meets the following criteria:</p> <ul style="list-style-type: none"> <li>■ No symptoms or controlled on low dose medication</li> <li>■ No surgery</li> <li>■ Discharged from specialist care</li> </ul>
<p><b>HRT/menopause</b></p>	<p>We will offer without an exclusion if it meets the following criteria:</p> <ul style="list-style-type: none"> <li>■ Strictly GP care only</li> <li>■ Well controlled on treatment</li> <li>■ Never needed to see a specialist</li> </ul>
<p><b>Hypercholesterolaemia (raised cholesterol)</b></p>	<p>We will offer without an exclusion if it meets the following criteria:</p> <ul style="list-style-type: none"> <li>■ Strictly GP care</li> <li>■ Well controlled</li> <li>■ No history of associated disease or complications</li> <li>■ Not diagnosed within the last 3 months</li> <li>■ Not familial hypercholesterolaemia (a genetic disorder)</li> </ul>
<p><b>Hypertension (raised blood pressure)</b></p>	<p>We will offer without an exclusion if it meets the following criteria:</p> <ul style="list-style-type: none"> <li>■ Well controlled</li> <li>■ Strictly GP care</li> <li>■ No history of associated disease or complications</li> <li>■ Not diagnosed within the last 3 months</li> </ul>

<p><b>Hypothyroidism (underactive thyroid)</b></p> <p><b>Hyperthyroidism (overactive thyroid)</b></p>	<p>We will offer without an exclusion if it meets the following criteria:</p> <ul style="list-style-type: none"> <li>■ Well controlled</li> <li>■ Strictly GP care</li> <li>■ No history of associated disease or complications</li> <li>■ Not diagnosed within the last 3 months</li> </ul>
<p><b>Irritable bowel syndrome</b></p>	<p>We will offer without an exclusion if it meets the following criteria:</p> <ul style="list-style-type: none"> <li>■ This has been fully investigated and the condition confirmed</li> <li>■ Occasional mild symptoms, controlled by medication</li> </ul>
<p><b>Joint replacements</b></p>	<p>An exclusion will be applied for the specific joint replaced to include repeat/revisions of the replacement and the underlying cause.</p> <p>We would not offer any review periods on joint replacements.</p>
<p><b>Keratosis</b></p>	<p>An exclusion will be applied specific to keratosis.</p> <p>This would not exclude skin cancer.</p>
<p><b>Lumps/moles</b></p>	<p>We will offer without an exclusion if it meets the following criteria:</p> <ul style="list-style-type: none"> <li>■ These have fully investigated</li> <li>■ Confirmed benign</li> <li>■ Discharged from follow up</li> </ul>
<p><b>Mental illness</b></p>	<p>We would not offer the mental health option if there has been a diagnosis of a major mental health condition or the mental health condition is ongoing (including ongoing medication).</p> <p>We may be able to consider this option provided it meets the following criteria:</p> <ul style="list-style-type: none"> <li>■ It was a single, short-lived episode</li> <li>■ No symptoms for 3 years</li> <li>■ Strictly GP care</li> <li>■ Never seen a specialist</li> <li>■ No ongoing treatment</li> </ul>
<p><b>Multiple sclerosis</b></p>	<p>An exclusion will be applied for multiple sclerosis and any associated complications.</p>
<p><b>Migraine/headache</b></p>	<p>We will offer without an exclusion if it meets the following criteria:</p> <ul style="list-style-type: none"> <li>■ They did not begin within the last 3 months</li> <li>■ They are not increasing in frequency or intensity</li> <li>■ This has been fully investigated</li> <li>■ Episodes are mild and infrequent</li> <li>■ Managed via GP/over the counter medication</li> <li>■ Discharged from any specialist care</li> </ul> <p>Otherwise, an exclusion will be applied for migraine/headache and any underlying cause.</p>
<p><b>Myocardial infarction (heart attack)</b></p>	<p>An exclusion will be applied for ischaemic heart disease and related disorders.</p>

<p><b>Osteoarthritis</b></p>	<p>We will offer without an exclusion if it meets the following criteria:</p> <ul style="list-style-type: none"> <li>■ It affects only a small joint (i.e. fingers/toes)</li> <li>■ It is managed at GP level only</li> <li>■ There has been no previous surgery or joint replacement</li> </ul> <p>Otherwise, an exclusion will be applied for osteoarthritis in the specific joint(s). We would not consider a review for these exclusions.</p>
<p><b>Osteopenia/osteoporosis</b></p>	<p>We will offer without an exclusion if it meets the following criteria:</p> <ul style="list-style-type: none"> <li>■ Mild and well controlled</li> <li>■ Managed at GP level with supplements only and routine DEXA scans</li> <li>■ No history of fractures</li> </ul>
<p><b>Parkinsons</b></p>	<p>An exclusion will be applied for Parkinsons disease.</p>
<p><b>Pre-diabetes (impaired fasting glucose)</b></p>	<p>We will offer without an exclusion if it meets the following criteria:</p> <ul style="list-style-type: none"> <li>■ No history of diabetes (HbA1c over 47)</li> <li>■ Strictly GP care</li> <li>■ No medication</li> <li>■ Being routinely reviewed</li> </ul> <p>Otherwise, an exclusion will be applied for diabetes and diabetic complications.</p>
<p><b>Prostate disorders</b></p>	<p>An exclusion will be applied for any disease or disorder of the prostate. This would exclude prostate cancer unless the following has been met:</p> <ul style="list-style-type: none"> <li>■ Confirmed benign prostate condition</li> <li>■ Negative MRI or biopsy</li> <li>■ PSA is below 10</li> <li>■ PSA is not increasing significantly</li> </ul> <p>In this case we would exclude the specific condition. For example, benign prostatic hyperplasia.</p>
<p><b>Rheumatoid/Psoriatic arthritis</b></p>	<p>An exclusion will be applied for the specific type of arthritis to include complications or side-effects of this condition or its treatment/therapy.</p>
<p><b>Stroke/TIA</b></p>	<p>An exclusion will be applied for Stroke/TIA.</p>
<p><b>Urine infection</b></p>	<p>We will offer without an exclusion if it meets the following criteria:</p> <ul style="list-style-type: none"> <li>■ Single or very infrequent episodes</li> <li>■ Strictly GP care</li> <li>■ No associated condition or underlying cause</li> <li>■ Fully recovered</li> </ul>
<p><b>Uterine fibroid</b></p>	<p>We will offer without an exclusion if it meets the following criteria:</p> <ul style="list-style-type: none"> <li>■ They have had a full hysterectomy</li> </ul>
<p><b>Varicose veins</b></p>	<p>We will offer without an exclusion if it meets the following criteria:</p> <ul style="list-style-type: none"> <li>■ They were in the legs only</li> <li>■ They have been fully treated/removed</li> <li>■ No symptoms for 3 years</li> <li>■ No complications such as ulceration</li> </ul>

# Why choose The Exeter?

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

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

**01**

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## **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**

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## **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**

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## **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**

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## **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**

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## **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.

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For more information, please visit our website:  
[the-exeter.com](https://the-exeter.com)

**The legal blurb**

The Exeter is a trading name of Exeter Friendly Society Limited, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Register number 205309) and is incorporated under the Friendly Societies Act 1992 Register No. 91F with its registered office at Lakeside House, Emperor Way, Exeter, England EX1 3FD.



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