

Product guide.

# REAL LIFE



You matter more.

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# Welcome to life cover by The Exeter

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You know how important it is for your clients to have adequate life cover in place to protect their family's financial future.

Sadly, it's not always that easy to arrange. For clients with serious or multiple health conditions it can be difficult, if not impossible, to recommend quality, affordable protection.

That's where we come in. At The Exeter, we're committed to making protection accessible to all, so we've built a life cover product with a difference – Real Life is specifically targeted at hard to insure clients.

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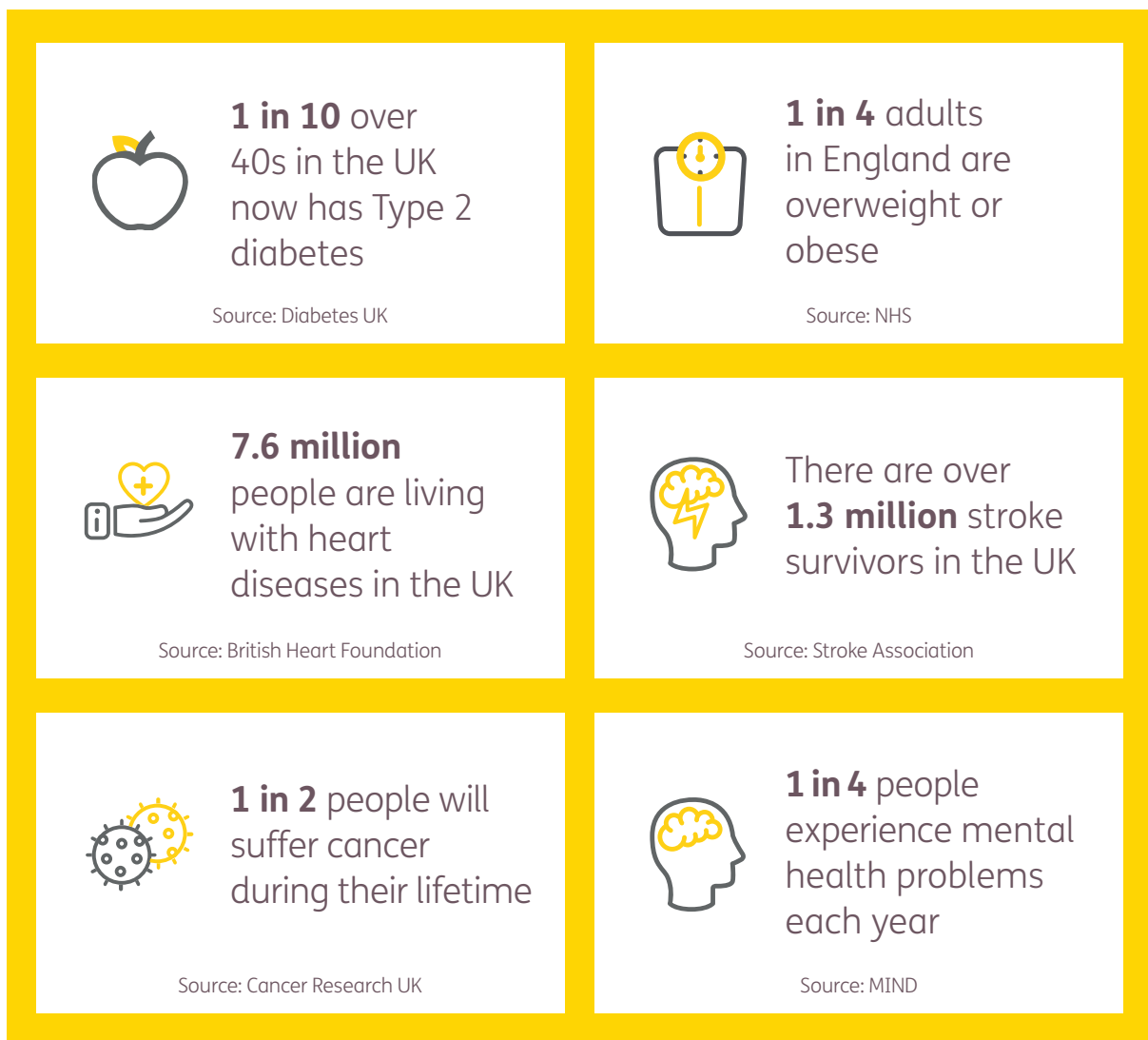
## ▶ About The Exeter

We know that when you're not the biggest you need to be the best. And it's our mutual status that helps us punch above our weight. We are focused on delivering the things that are important to you and your clients – great products and exceptional service. Put simply, you matter more.

- Our links to insurance go back to 1888 - in short, your clients are in **safe hands**.
  - In 2023 we paid over £1.5m in life claims to our members.
  - We provide **member benefits** that give your clients access to invaluable support and advice.
  - We're a multi-award-winning business, consistently **recognised for our products and service**.
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# A market you can't ignore

If your client is not in perfect health, they're certainly not alone. As you can see from the statistics, living with illness is a fact of life for many people.



It all goes to show that specialist life cover is a big opportunity for advisers. And thanks to Real Life you no longer need to let illness come between your client and cover.

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# Real Life

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## Key product benefits



### Covers clients with serious or multiple health conditions

Real Life is designed for clients who have suffered either serious or multiple health conditions, they may have even been declined life cover by another insurer.



### Maximum BMI of 55

Clients with a very high BMI can be difficult to place cover for. With Real Life, the maximum BMI accepted is 55, giving you an option for clients that may not be available elsewhere.



### Temporary benefit

Real Life includes accidental death benefit at no extra cost. This is available during underwriting for clients under the age of 55.



### Terminal illness included as standard

Real Life will pay a lump sum benefit when the life covered dies, or is diagnosed with a terminal illness – where life expectancy is less than 12 months.



### Simple, online trust process

Real Life can be written under trust, either signature-free as part of the online application or via a paper form.

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# Member benefits

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Every member of The Exeter has access to **HealthWise**, our member benefits service.

**HealthWise** is designed to help keep your clients healthy and happy every day. The app offers quick and convenient medical advice and treatments that can be accessed from anywhere in the world on their smartphone or tablet.

What's more, **HealthWise** can be used at any time and it will never affect your client's premiums. Consultations are for each policyholder, and if your client uses the service for their children, the service will be deducted from their allowance. Remote GP appointments can be used by children if accompanied by their parent.

The registered dietitian appointments and lifestyle and nutrition appointments are not available to under 16s, unless they are referred in-app after a remote GP appointment. This is due to the services being designed for adult use only, as paediatric treatment is a specialist area of care.



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Your clients can access the following services through **HealthWise**:



### Remote GP appointments and prescription service

With demand for GP appointments rising and the number of NHS GPs falling, it comes as little surprise that many people have to wait weeks to be seen.

**HealthWise** takes this wait away, by allowing your clients to book phone or video consultations via the app with experienced UK-based GPs without leaving home, or from anywhere in the world.

The service offers clinical advice and guidance, and GPs can issue a prescription if required or recommend further treatment. The cost of prescriptions or referrals to a private specialist or consultant is not covered by the HealthWise GP service (**up to four consultations each year**).



### Second medical opinion

Sometimes we all need a second opinion to help make a difficult decision. Your client can use **HealthWise** to access a second opinion service, where a diagnosis can be assessed and analysed by a second expert pair of eyes. It could provide an alternative diagnosis, different treatment plan, or just valuable reassurance (**up to four consultations each year**).



### Registered dietitian consultations

Your clients can access one-to-one consultations with a HCPC registered dietitian who can help improve health and wellbeing, including working with special dietary needs due to health conditions such as coeliac disease (**up to six consultations each year**).



### Lifestyle and nutrition consultations

Members can access lifestyle and nutrition coaching, which is designed to take a holistic view across a range of areas that can affect health, wellbeing and happiness. Our lifestyle and nutrition consultants can help members with stress management, improving sleep and motivation to exercise (**up to six consultations each year**).

## How to access **HealthWise**:

**HealthWise** can be downloaded for free from the App Store or Google Play. Policy details will be needed to activate the **HealthWise** account.



App Store is a service mark of Apple Inc. Google Play and the Google Play logo are trademarks of Google LLC.

# Underwriting at The Exeter

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Our underwriting rules and limits help set us apart from other insurers.

Equally, the skills and expertise our underwriters have gained in providing cover for hard to insure clients in both the life cover and income protection markets, can provide you with confidence throughout the quote and application process.

For more information on how we underwrite Real Life, together with the support our team can provide throughout the process, please refer to our Underwriting Guide.

## Quote and apply

### ▶ Award-winning online service

Our online service for life cover includes the following benefits:

- We offer you two ways to obtain a quote for your clients:

- **A partially underwritten quote**

- For clients with a history of Diabetes, Heart Attack or Angina, Obesity or Stroke.

- **A quick quote**

- Contact our underwriters who will provide an indicative loading over the phone, then input your clients' basic details to receive an instant quote.

- A delegated underwriting feature, enabling you to delegate application questions to your clients to complete. This is particularly beneficial for sensitive cases
- Efficient application tracking and self-serve functionality, with permission setting across advisers, para-planners and administrators
- A simple, signature-free process for placing policies in trust.



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### ► **Where can I get a Real Life quote?**

If you're looking at the portals for cover for a client with a serious medical conditions, you're looking in the wrong place. You run the risk of doors being closed without the client being given fair consideration.

There's only one way to know if your client can be covered, and that's to come straight to us. Real Life simply isn't available on portals, so just visit:

**[www.the-exeter.com](http://www.the-exeter.com)**

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### ► **Have a question?**

If you have any questions about an application, our underwriters are here to help.



Call us:

**0300 123 3203**



Email us:

**[underwriting@the-exeter.com](mailto:underwriting@the-exeter.com)**



Alternatively, download our Underwriting Guide:

**[www.the-exeter.com/documents](http://www.the-exeter.com/documents)**

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# Life cover in detail

## ► Features and benefits

Here's a summary of the benefits you can expect when you recommend life cover by The Exeter:

<b>Eligibility</b>	Real Life cover is available to UK residents aged 18 to 80 inclusive. We will not usually accept applicants who have not been resident in the UK for the last three years or who have an immediate intention to work or reside outside of the UK.
<b>Length of cover</b>	The term of the policy can be any number of years between 5 and 50, although the policy must end before your client reaches their 90th birthday.
<b>Benefit limits</b>	The minimum amount of benefit is £20,000 and the maximum is £3,000,000 subject to individual consideration.
<b>Types of cover</b>	There are two types of benefit available – level or decreasing. With a level benefit, the chosen benefit will remain the same through the term of the policy. With a decreasing benefit, the chosen benefit will reduce each month in the same way as the outstanding amount on a repayment mortgage with an interest rate of 8% per year.
<b>Temporary benefits</b>	Real Life includes accidental death benefit at no extra cost. This is available before cover starts for clients under the age of 55.
<b>Linked policies</b>	Real Life is available on a single policy basis only.
<b>Premium structure</b>	Premiums will remain the same unless your client makes changes to their policy. The minimum monthly premium is £15.
<b>Simple, online trust process</b>	Our life cover products can be written under trust, either signature-free as part of the online application or via a paper form.



**You matter more.**

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

## Contact us

### Members:

Enquiries: 0300 123 3201  
member@the-exeter.com

### Financial Advisers:

Enquiries: 0300 123 3203  
adviser@the-exeter.com

### Opening times:

Monday to Friday 8am – 6pm

*Calls may be recorded and monitored.*

### Postal address:

The Exeter, Lakeside House, Emperor Way, Exeter EX1 3FD

### Website:

[the-exeter.com](http://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.