

Underwriting Guide

LIFE COVER



Welcome to life cover by The Exeter

At The Exeter we offer two types of life cover.

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 living 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. That's why we offer two life cover products aimed at providing valuable cover to those who need it most:

- Real Life - for clients with serious or multiple health conditions
- Managed Life – tailored cover for clients with type 2 diabetes or who are overweight.

This guide will help you understand the underwriting process and principles behind our products.

▶ About The Exeter

At The Exeter, we share your passion for protection. We understand the importance protection plays in building strong financial portfolios for your clients.

We also appreciate the challenges you face in getting there; that people all have different needs and life circumstances.

With over 100 years' experience, we know how important it is to get not only our products right, but our service right too.

- **We simplify.** We know you need to believe in our products so we build and explain them in a simple, transparent way
- We provide **member benefits** that give your clients access to invaluable support and advice
- We design cover to deliver - **success for us is a paid claim.** We publish our claim statistics; we think it's only right you know how we perform when it matters most
- We're consistently recognised in the industry for our product and **service excellence**, winning numerous awards.

Underwriting life cover

The guidelines below will help you understand the type of information we'll require to be able to underwrite your clients.

The list is not exhaustive but represents some of the more common conditions.

If you need help on any conditions not mentioned, you can speak to an underwriter directly by calling **0300 123 3203** or emailing underwriting@the-exeter.com.

Condition	Type of information required
Alcohol abuse/ dependency	<ul style="list-style-type: none">■ Is it ongoing?■ Current liver function test results?■ Is client working full-time?■ Any complications or co-existing conditions (e.g. heart/mental health problems)?
Atrial fibrillation/ arrhythmias	<ul style="list-style-type: none">■ Any symptoms currently?■ Treatment past and present?■ Any underlying problems?■ Any complications (e.g. blood clots in the lungs, strokes)?
BMI (see table on page 5)	<ul style="list-style-type: none">■ Current height and weight?■ Any co-existing health issues?
Cancer (including Hodgkin's disease, non-Hodgkin's lymphoma and the leukaemias)	<ul style="list-style-type: none">■ What type?■ Staging/grading?■ Treatment and the date it was completed?■ Any spread from the original site?
Cardiomyopathy	<ul style="list-style-type: none">■ What type (e.g. dilated or congestive, restrictive, hypertrophic)?■ Any symptoms currently?■ Treatment past and present?■ Any complications (e.g. heart failure)?
Diabetes (Type 1 and 2) (see table on page 6)	<ul style="list-style-type: none">■ Date of diagnosis?■ Most recent HbA1c? Type 1 or type 2?■ Any diabetic complications (e.g. diabetic coma, retinopathy, kidney problems, neuropathy i.e. loss of sensation in feet etc.)?■ Any other medical conditions?
Heart attack	<ul style="list-style-type: none">■ Date(s)?■ Any ongoing symptoms (e.g. angina)?■ Treatment (including stenting, coronary artery bypass grafting)?

Condition	Type of information required
HIV positive	<ul style="list-style-type: none">■ Date found to be positive?■ Current CD4 count?■ Current viral load?■ Treatment (e.g. HAART)?■ Details of any infections including dates. NB: We are unable to offer terms if your client has AIDS.
Mental illness	<ul style="list-style-type: none">■ What type (e.g. anxiety, depression, bipolar disorder)?■ Treatment past and present (including in-patient treatment)?■ How many suicide attempts, if any, and dates?
Multiple sclerosis	<ul style="list-style-type: none">■ What type (e.g. relapsing remitting, secondary progressive, primary progressive, progressive relapsing)?■ Date of diagnosis?■ Date of last relapse?■ How many relapses per year?■ Current symptoms, if any?■ Severity of symptoms (e.g. are any mobility aids required for walking)?■ Any complications (e.g. bowel/bladder problems, depression)?
Stroke	<ul style="list-style-type: none">■ Date(s)?■ Treatment past and present?■ Severity of any residual physical/mental problems?

► BMI table

Managed life is only available for BMI 47 and under. Those with a BMI 48 upwards can be considered for Real Life. Ratings are based on the applicant having no other co-morbidities.

BMI	Age 18–44	Age 45–59	Age 60–64	Age 65+
30	25	0	0	0
31	25	25	25	0
32-33	25	25	25	25
34-35	50	25	25	25
36-37	50	50	50	25
38-39	75	50	50	50
40-41	100	75	75	50
42-43	125	100	decline	decline
44	150	125	decline	decline
45	175	150	decline	decline
46	200	150	decline	decline
47	225	175	decline	decline
48	275	225	decline	decline
49	300	250	decline	decline
50	350	275	decline	decline
51	375	300	decline	decline
52	decline	350	decline	decline
53	decline	375	decline	decline
54+	decline	decline	decline	decline

► Diabetes rating table

HbA1c	Applicant Age 18-19	Age 20-29	Age 30 – 39	Age 40-49	Age 50-59	Age 60-69	Age 70-79	Age 80
Less than 7.5% (58 mmol/mol)	150-200	125-175	75-125	50-100	25-75	0-50	0-25	0
7.5% – 8.9% (58-74 mmol/mol)	175-225	150-200	100-150	75-125	50-100	25-75	25-50	0-25
9.0% -10.9% (75-96 mmol/mol)	225-275	200-250	150-200	125-175	100-150	50-100	50-75	25-50

Ratings will depend on duration of diabetes and may be higher due to the following:

- Smoking
- Types of treatment
- BP and Chol
- BMI
- Diabetic complications.

Our automatic medical limits

The following table outlines our automatic medical limits.

If your client chooses a sum assured above the limits in the table for their age, we will require further medical evidence to support their application.

Age	Up to and including age 40	41–50	51–55	56–60	61–65	66–70	71–75	Over 75
> £100,000								GPR
> £150,000							GPR	GPR/ME Cotinine Bloods
> £200,000						GPR	GPR	GPR/ME Cotinine Bloods
> £300,000					GPR	GPR/ME Cotinine Bloods	GPR/ME Cotinine Bloods	GPR/ME Cotinine Bloods
> £400,000				GPR	GPR	GPR/ME Cotinine Bloods	GPR/ME Cotinine Bloods	GPR/ME Cotinine Bloods
> £500,000			GPR	GPR/ME Cotinine Bloods	GPR/ME Cotinine Bloods	GPR/ME Cotinine Bloods	GPR/ME Cotinine Bloods	GPR/ME Cotinine Bloods
> £750,000	Mini-S Cotinine Bloods	GPR	GPR/ME Cotinine Bloods	GPR/ME Cotinine Bloods	GPR/ME Cotinine Bloods	GPR/ME Cotinine Bloods	GPR/ME Cotinine Bloods	GPR/ME Cotinine Bloods EECG
> £1m	Mini-S Cotinine Bloods/GPR	GPR/Mini-S Cotinine Bloods	GPR/ME Cotinine Bloods	GPR/ME Cotinine Bloods	GPR/ME Cotinine Bloods	GPR/ME Cotinine Bloods/EECG	GPR/ME Cotinine Bloods/EECG	GPR/ME Cotinine Bloods/EECG
> £1.5m	Mini-S Cotinine Bloods/GPR HIV	GPR/Mini-S Cotinine Bloods/HIV	GPR/ME Cotinine Bloods/HIV	GPR/ME Cotinine Bloods/HIV/EECG	GPR/ME Cotinine Bloods/EECG	GPR/ME Cotinine Bloods/EECG	GPR/ME Cotinine Bloods/EECG	GPR/ME Cotinine Bloods/EECG
> £2m	IC	IC	IC	IC	IC	IC	IC	IC

Key:

GPR General Practitioners Report

Mini-S Mini Screening

HIV HIV Test

Cotinine Cotinine Test (for non-smokers only)

ME Medical Examination

Bloods Blood test including fasting lipids/LFTs/RFTs/ full blood haematology

EECG Exercise Electrocardiogram

IC Individual Consideration

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

Contact us

Members:

Enquiries: 0300 123 3201

Claims: 0300 123 3200

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.

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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.