

Protection Portal

User Guide

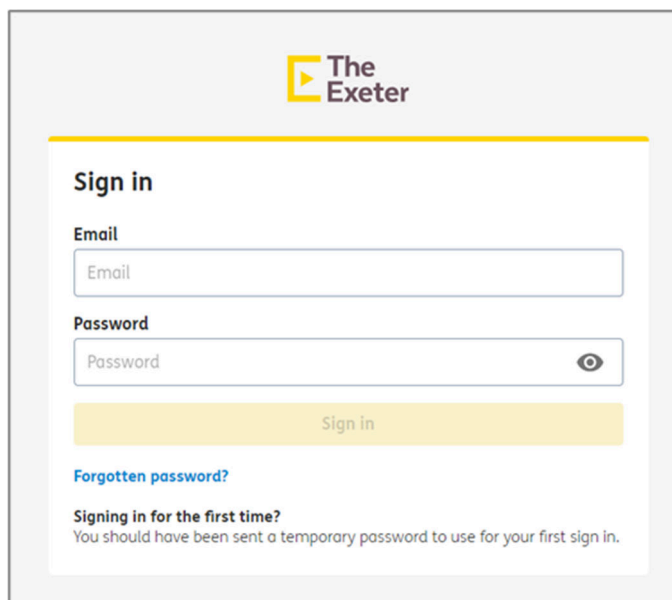
This guide will take you through using the protection portal to get an indication of underwriting decisions for clients and applying for cover.

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Logging In

1. Go to <https://onboarding.the-exeter.com/> and login.



The Exeter

Sign in

Email

Password

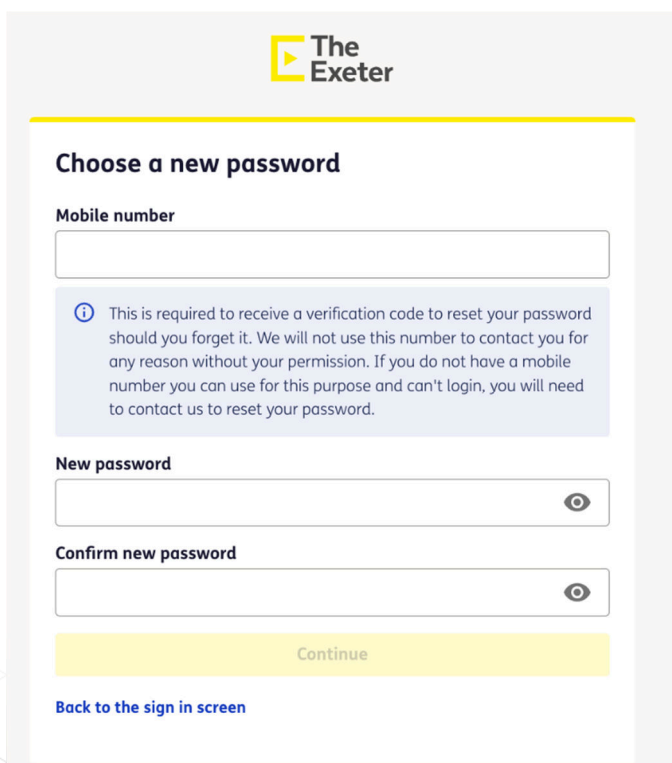
 

[Sign in](#)

[Forgotten password?](#)

Signing in for the first time?
You should have been sent a temporary password to use for your first sign in.


2. On your first login you must **Choose a new password**. Enter your mobile number and a new password and click **Continue**. You won't need to do this each time.




The Exeter

Choose a new password


Mobile number

 This is required to receive a verification code to reset your password should you forget it. We will not use this number to contact you for any reason without your permission. If you do not have a mobile number you can use for this purpose and can't login, you will need to contact us to reset your password.

New password

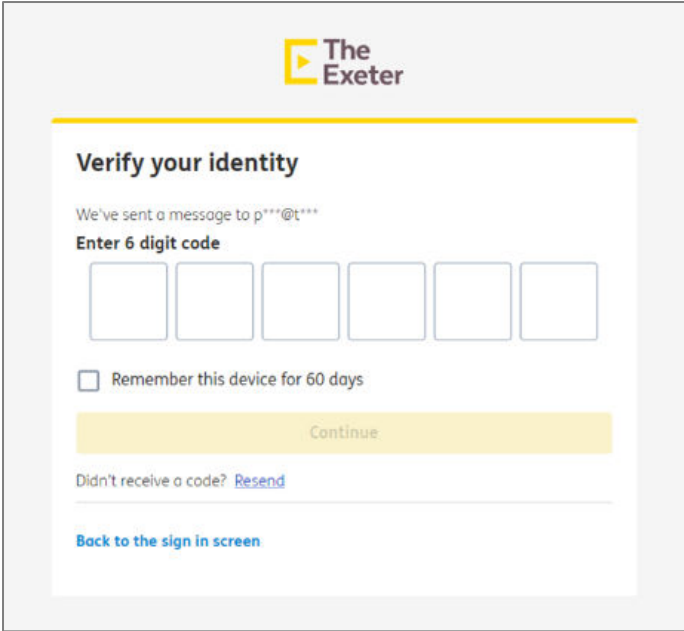
Confirm new password

[Continue](#)

[Back to the sign in screen](#)

3. You will also need to set up multi-factor authentication to verify your identity, via email. You'll be asked to enter a code that is emailed to you.



The Exeter

Verify your identity

We've sent a message to p***@t***

Enter 6 digit code

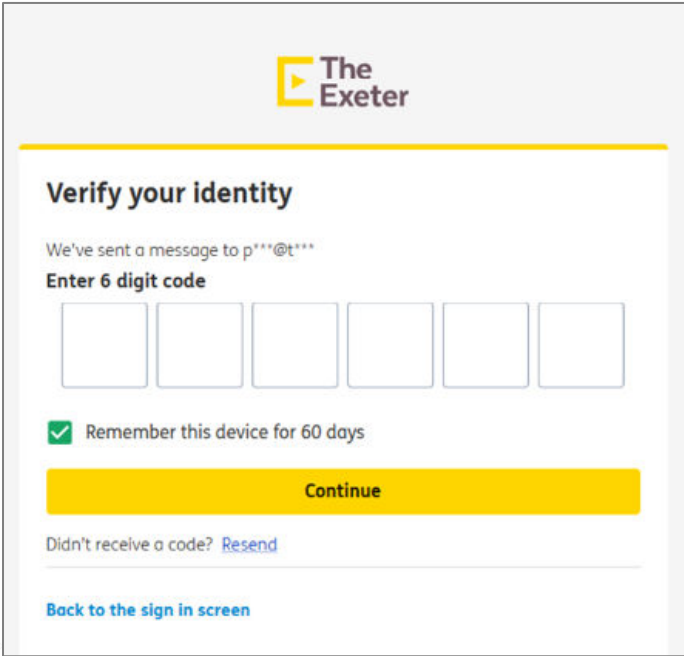
Remember this device for 60 days

[Continue](#)

Didn't receive a code? [Resend](#)

[Back to the sign in screen](#)

4. Enter the code you receive in your email and tick the **Remember this device for 60 days** tick box. This will mean you don't have to input a code every time you login from the same browser on the same device for 60 days.



The Exeter

Verify your identity

We've sent a message to p***@t***

Enter 6 digit code

Remember this device for 60 days

[Continue](#)

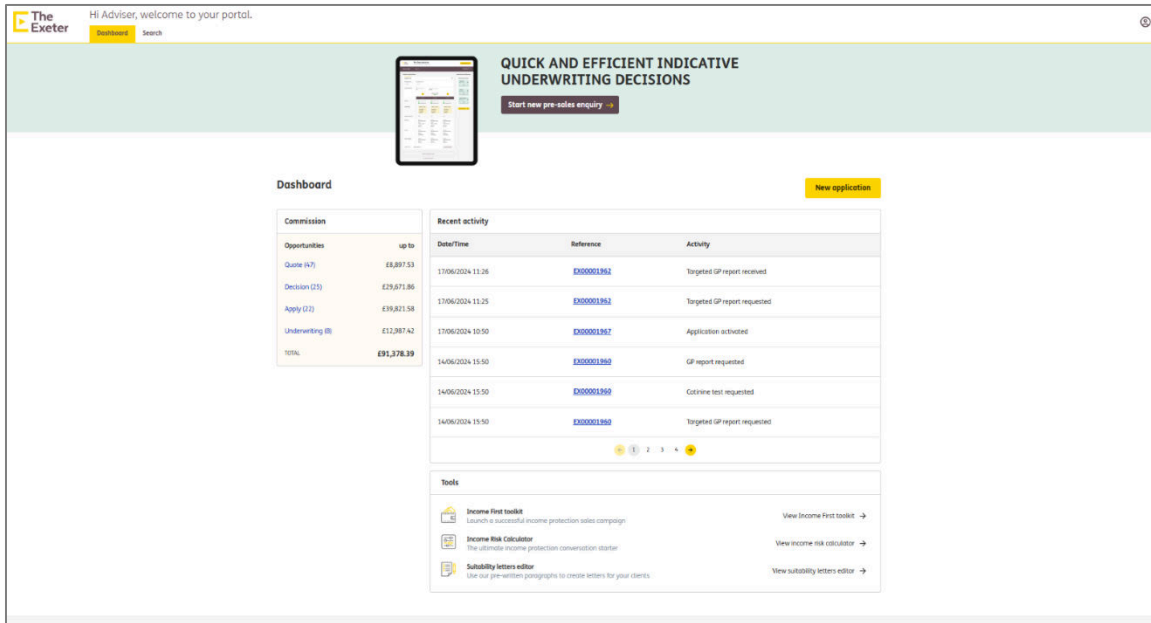
Didn't receive a code? [Resend](#)

[Back to the sign in screen](#)

Note: You will have five attempts to input the code correctly before being locked out for up to 15 minutes. Then you'll need to start the process again to verify your identity.

Authentication is linked to only one browser on one device at a time so if you login on a different web browser or a second device, you will need to verify your identity again.

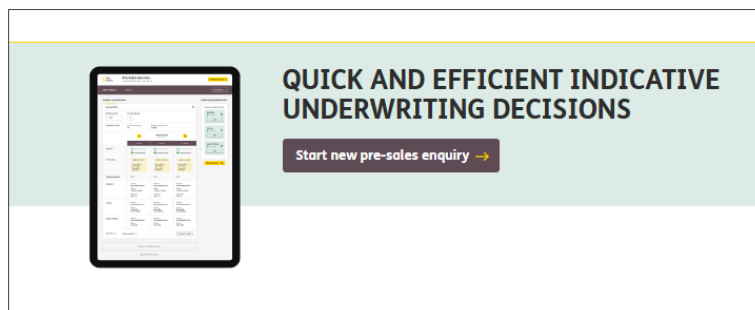
5. After successfully logging in you'll see a dashboard screen like this:



Pre-Sales Enquiries

For new pre-sales enquiries follow this process from the main dashboard.

1. Click the **Start new pre-sales enquiry** button at the top of the page to begin a pre-sale query.



2. On the client details page enter gender, date of birth/age and smoker status then click the **Submit information** button at the bottom left side of the screen which will be highlighted in yellow to proceed to the next page.

The screenshot shows the 'Client details' form. At the top, it says 'Pre-sales decision' with reference numbers 'Our ref: EX00001373' and 'Your ref: Add'. There are buttons for 'New pre-sale enquiry', 'Download decision', and 'Save and exit'. The form title is 'Client details' with a sub-note: 'Please provide some additional information about your client'. A yellow banner below the title states: 'We can only accept clients that have been a UK resident for at least the last three years and have been registered with a UK based NHS GP for the same period.' The form contains three sections: 'What is your client's gender?' with radio buttons for 'Male' and 'Female'; 'Date of birth' with fields for 'Date of birth' (DD/MM/YYYY) and 'Age', separated by 'or'; and 'Has your client smoked or used nicotine replacement products in the last 12 months?' with radio buttons for 'Yes' and 'No'. A help icon and text box on the right says: 'Please answer 'yes' if you have used any tobacco products including cigarettes, cigars, vapes or nicotine replacement products in the last 12 months.'

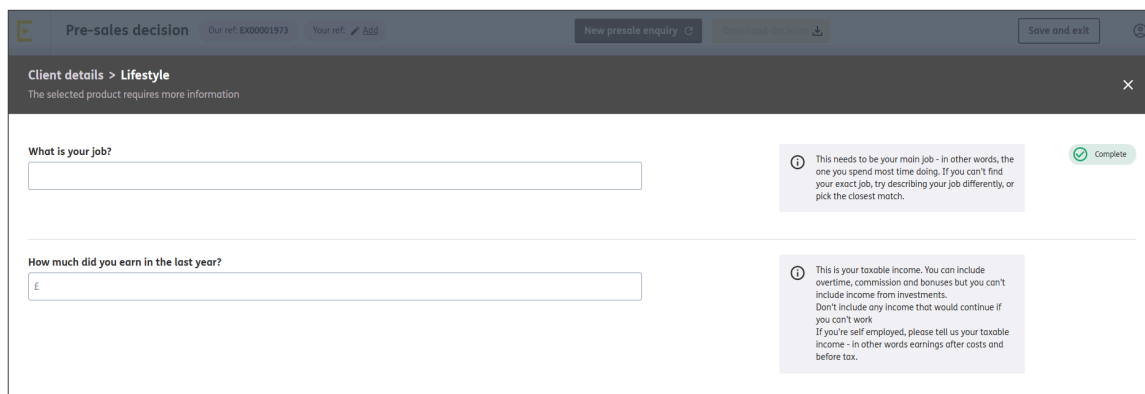
3. Then you need to choose a product. **Note:** Income First and Real Life are the only products currently available.

The screenshot shows the 'Choose a product' step. The header is 'Pre-sales decision' with reference numbers 'Our ref: EX00007348' and 'Your ref: Add'. Buttons for 'New pre-sale enquiry', 'Download decision', and 'Save and exit' are present. The form title is 'Client details' with the text 'Female: 15/12/1979 (Age: 45)' and a 'View details' link. The main section is 'Choose a product' with three buttons: 'Income First', 'Real Life', and 'Health'. To the right, under 'Underwriting disclosures', there is a button that says 'Add a product to enable underwriting'.

Income First

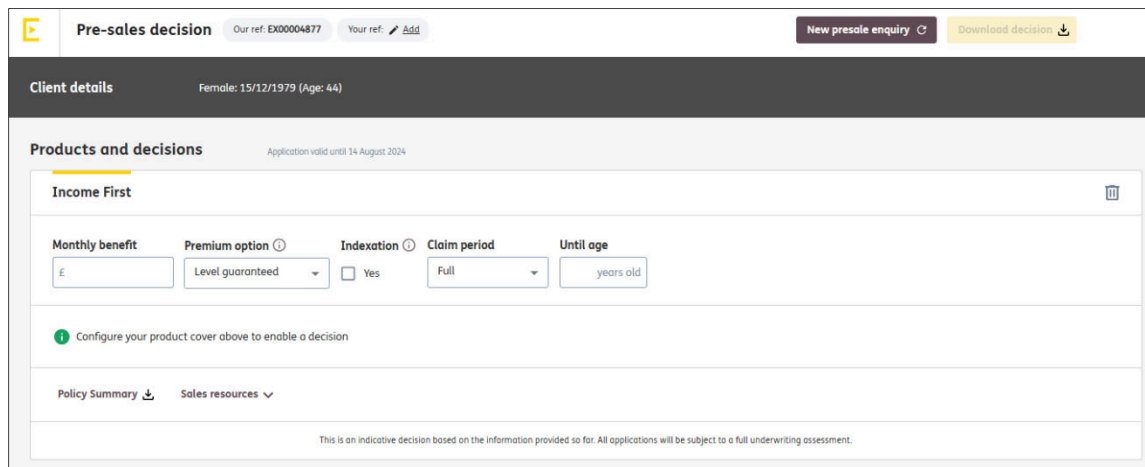
1. You'll be prompted to enter your client's occupation and salary. Click the **Enable pre-sales decision** button in the bottom right of the screen to proceed once it turns yellow.

Note: You need to select the most appropriate occupation from the list rather than the client's occupation as these may not match. You may need to click out of the fields to mark them as complete.



The screenshot shows a web interface for a 'Pre-sales decision'. At the top, there's a header with 'Pre-sales decision', 'Our ref: EX00001973', 'Your ref: Add', 'New presale enquiry', 'Download decision', and 'Save and exit'. Below this is a section titled 'Client details > Lifestyle' with a sub-header 'The selected product requires more information'. There are two main input fields: 'What is your job?' and 'How much did you earn in the last year?'. To the right of the first field is a 'Complete' button. Below the second field is a text box explaining that the income is taxable and should include overtime and bonuses but exclude investment income.

2. You'll be asked for some additional details to help your pre-sales query. Once you've completed those, you'll be able to click the **Enable decision** button.



The screenshot shows the 'Products and decisions' section of the 'Pre-sales decision' form. It features a 'New presale enquiry' button and a 'Download decision' button. The 'Client details' section shows 'Female: 15/12/1979 (Age: 44)'. The 'Products and decisions' section is titled 'Income First' and includes configuration options for 'Monthly benefit', 'Premium option' (Level guaranteed), 'Indexation' (Yes), 'Claim period' (Full), and 'Until age' (years old). A message prompts the user to 'Configure your product cover above to enable a decision'. There are also links for 'Policy Summary' and 'Sales resources'. A disclaimer at the bottom states: 'This is an indicative decision based on the information provided so far. All applications will be subject to a full underwriting assessment.'

- The screen will update to show the maximum monthly benefit and terminating age your client can apply for based on their occupation and salary and show indicative quotes based on standard terms before you add any further details.

Products and decisions Application valid until 22 January 2025

Income First

Monthly benefit: £ 1,500 | Premium option: Level guaranteed | Indexation: Yes | Claim period: Full | Until age: 60 years old

Occupation limits
 Maximum finishing age: 70 | Maximum monthly benefit: £1,750

Waiting periods ●●●○○

	4 weeks	8 weeks	13 weeks
Decision	<input checked="" type="checkbox"/> Standard terms <input checked="" type="checkbox"/> Immediate decision	<input checked="" type="checkbox"/> Standard terms <input checked="" type="checkbox"/> Immediate decision	<input checked="" type="checkbox"/> Standard terms <input checked="" type="checkbox"/> Immediate decision
Total price	£23.41	£21.07	£14.46

Further details

Policy Summary | Sales resources | [Convert to application](#)

This is an indicative decision based on the information provided so far. All applications will be subject to a full underwriting assessment.

Note: You can scroll through the waiting periods, the screen will show you indicative decisions for Day 1, 1 week, 4 weeks, 8 weeks, 13 weeks, 26 weeks and 52 weeks, which will update based on the information you input.

Waiting periods ●●●○○

	4 weeks	8 weeks	13 weeks
Decision	<input checked="" type="checkbox"/> Standard terms <input checked="" type="checkbox"/> Immediate decision	<input checked="" type="checkbox"/> Standard terms <input checked="" type="checkbox"/> Immediate decision	<input checked="" type="checkbox"/> Standard terms <input checked="" type="checkbox"/> Immediate decision
Total price	£23.41	£21.07	£14.46

4. Add disclosures by clicking the yellow **Add disclosures** button on the right side of the screen, which will give you the option to make disclosures for your client.

The screenshot shows a section titled "Underwriting disclosures". Inside this section, there is a sub-section for "Occupation details" which is marked as "Complete" with a green dot. Below this, there is a light green input field containing the text "Occupation" and an information icon (i). At the bottom of the section, there is a yellow button labeled "Add disclosures" with a plus sign icon.

The screenshot shows a dialog box titled "Add a disclosure" with a close button (X) in the top right corner. The main question is "What do you want to disclose?". Below the question is a dropdown menu that is currently open, showing a list of options: "Please select", "Family history", "Medical History", "Sports and pursuits", "Professional or semi-professional sport", "Height and weight", and "Recreational drug use".

5. Start typing the disclosure/s and then choose the most relevant one from the options in the dropdown list then click **Add** to add disclosures to the quote. Click the yellow **Start** button next to each disclosure to answer all relevant questions.

Note: You can add multiple disclosures at a time.

The screenshot shows a form titled "Underwriting disclosures". It is divided into two sections: "Occupation details" and "Medical history".

- Occupation details:** This section is marked as "Complete" with a green dot. It contains a single disclosure labeled "Occupation" with an information icon (i) on the right.
- Medical history:** This section is marked as "Not started" with a grey dot. It contains two disclosures: "Asthma" and "Height and weight". Each disclosure has a trash icon, a yellow "Start" button, and an information icon (i).

At the bottom of the form is a yellow button labeled "Add disclosures" with a plus icon (+).

6. Each disclosure will be marked as **Complete** as you go through the questionnaire.

The screenshot shows the same "Underwriting disclosures" form, but now both sections are marked as "Complete" with green dots.

- Occupation details:** Remains "Complete" with the "Occupation" disclosure.
- Medical history:** Now marked as "Complete". The "Asthma" and "Height and weight" disclosures now have a trash icon and an "Edit" button with a pencil icon, instead of a "Start" button.

7. Once everything has been completed the pre-sales outcome will be indicated in the table on the left side of the screen. You can click the arrow for **Further details**. This table updates on the screen each time you make a change to your client’s details and disclosures to show decision outcome, evidence required and any exclusions. You can hover over exclusions to see the wording applied.

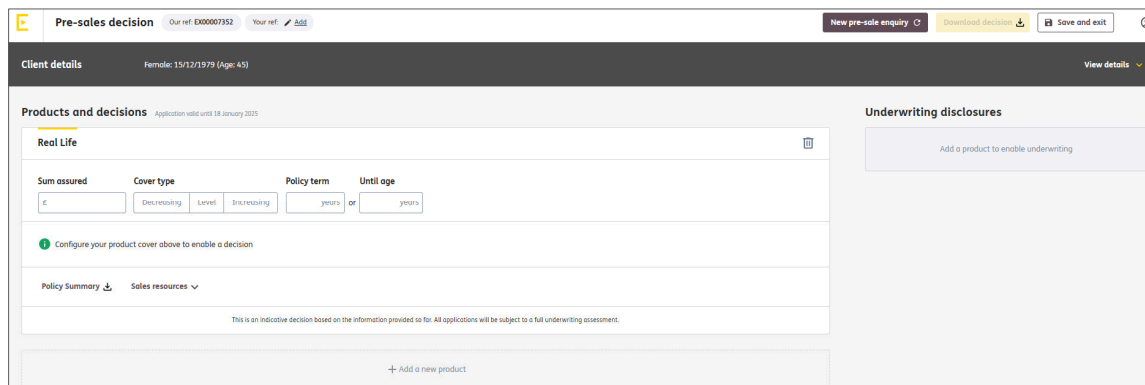
	Waiting periods		
	4 weeks	8 weeks	13 weeks
Decision	ⓘ Non-standard terms ✓ Immediate decision	ⓘ Non-standard terms ✓ Immediate decision	ⓘ Non-standard terms ✓ Immediate decision
Total price	£23.41 ⓘ	£21.07 ⓘ	£14.46 ⓘ
Exclusions	Spine ⓘ	Spine ⓘ	Spine ⓘ
Further details	ⓘ Any disease or disorder of, or any injury to, the spine, its intervertebral discs, joints, nerve roots, spinal cord or supporting musculature and ligaments and any neurological complications including any treatment and/or complications thereof		
Asthma	Decision Standard terms		Decision Standard terms
Back pain lower back	Decision Non-standard terms Exclusions Spine ⓘ	Decision Non-standard terms Exclusions Spine ⓘ	Decision Non-standard terms Exclusions Spine ⓘ
Height and weight	Decision Standard terms	Decision Standard terms	Decision Standard terms

What do the decisions mean?

Decision	Definition
Immediate decision	Terms are available immediately with no further evidence required.
Evidence required	We require evidence, either from the client or their GP. Details of what evidence is required may show on the screen.
Referred	The case needs to be assessed by our Underwriting team before a decision is available.
Postponed	We are unable to offer cover until a specific date, test result or treatment has occurred.
Unable to offer	We are unable to offer cover based on the details you have given.

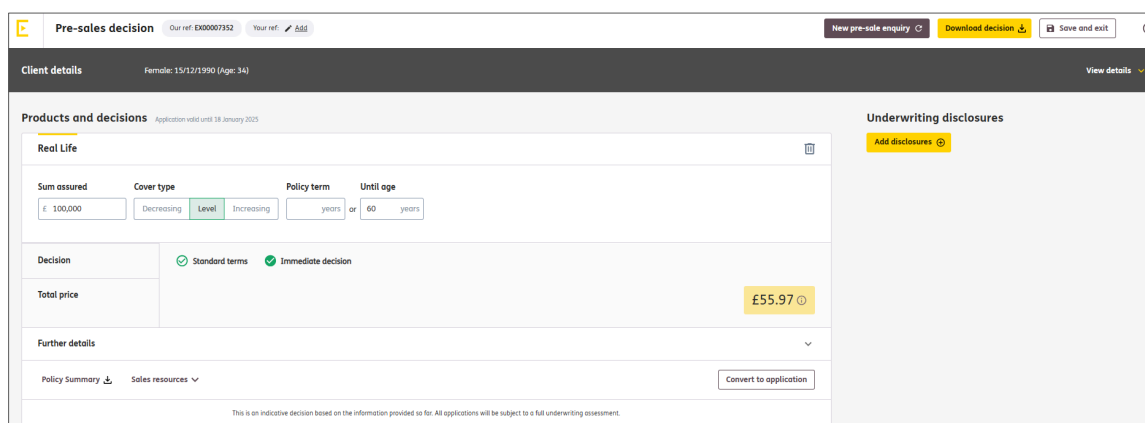
Real Life

1. You'll be prompted to enter some initial details about the cover.



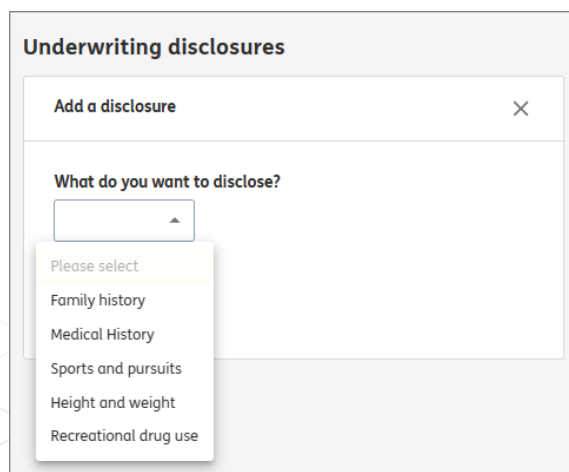
The screenshot shows a web interface for a 'Pre-sales decision'. At the top, there are navigation links: 'New pre-sale enquiry', 'Download decision', and 'Save and exit'. Below this is a 'Client details' section for a female client (DOB: 15/12/1979, Age: 45). The main area is titled 'Products and decisions' and features a 'Real Life' product card. This card has input fields for 'Sum assured' (set to £), 'Cover type' (with options for 'Decreasing', 'Level', and 'Increasing'), 'Policy term' (in years), and 'Until age' (in years). A message prompts the user to 'Configure your product cover above to enable a decision'. Below the product card are links for 'Policy Summary' and 'Sales resources'. A note at the bottom states: 'This is an indicative decision based on the information provided so far. All applications will be subject to a full underwriting assessment.' On the right side, there is an 'Underwriting disclosures' section with a button that says 'Add a product to enable underwriting'.

2. The screen will update to show the indicative quote based on the sum assured, cover type and term or age on standard terms before you add any further details.



This screenshot shows the same interface as the previous one, but with updated information. The 'Sum assured' is now set to '£ 100,000'. The 'Cover type' is set to 'Level', and the 'Policy term' is 'years' and 'Until age' is '60 years'. The 'Decision' section shows two checked options: 'Standard terms' and 'Immediate decision'. The 'Total price' is displayed as '£55.97'. A 'Convert to application' button is now visible at the bottom right of the product card. The 'Underwriting disclosures' section now has a yellow button labeled 'Add disclosures'.

3. Add disclosures by clicking the yellow **Add disclosures** button on the right side of the screen, which will give you the option to make disclosures from a drop-down menu.



The screenshot shows a modal window titled 'Underwriting disclosures'. At the top, there is a close button (X) and a section 'Add a disclosure'. Below this is a question 'What do you want to disclose?' followed by a dropdown menu. The dropdown menu is open, showing the following options: 'Please select', 'Family history', 'Medical History', 'Sports and pursuits', 'Height and weight', and 'Recreational drug use'.

4. Start typing the disclosure/s and then choose the most relevant one from the options in the dropdown list then click **Add** to add disclosures to the quote. Click the yellow **Start** button next to each disclosure to answer all relevant questions.

Note: You can add multiple disclosures at a time.

Underwriting disclosures

Medical history ○ Not started

Height and weight	i	Start
Asthma	🗑️	Start

Add disclosures ⊕

5. Each disclosure will be marked as Complete as you go through the questionnaire.

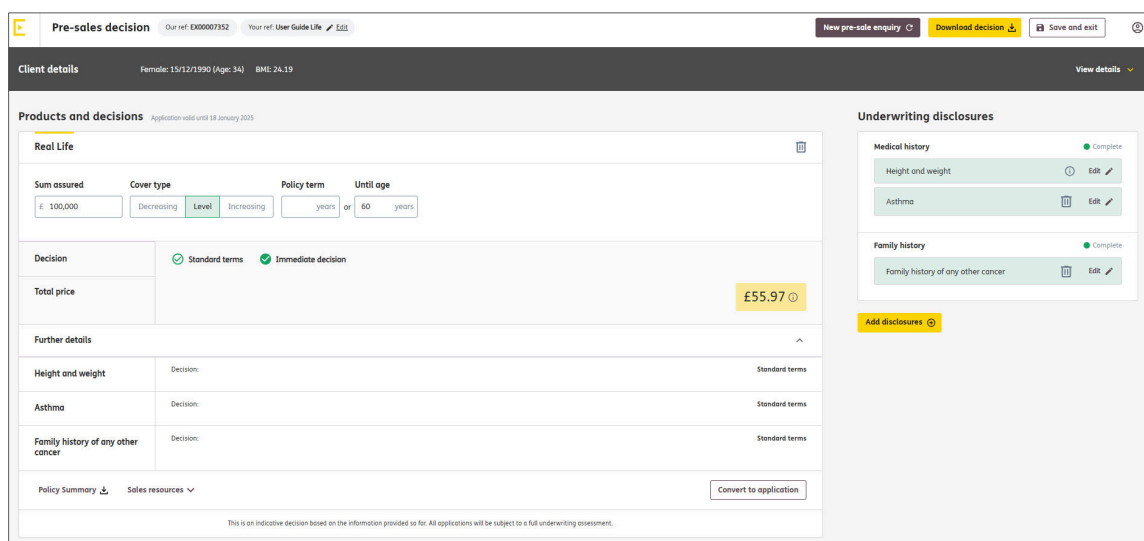
Underwriting disclosures

Medical history ● Complete

Height and weight	i	Edit ✎
Asthma	🗑️	Edit ✎

Add disclosures ⊕

6. Once everything has been completed the pre-sales outcome will be shown on the screen. This screen updates each time you make a change to your client's details and disclosures to show the terms and decision outcomes and if evidence is required.



The screenshot shows a 'Pre-sales decision' interface. At the top, there are navigation buttons: 'New pre-sale enquiry', 'Download decision', and 'Save and exit'. Below this is the 'Client details' section, showing 'Female: 15/12/1990 (Age: 34) BMI: 24.19'. The main area is divided into 'Products and decisions' and 'Underwriting disclosures'. Under 'Products and decisions', there is a 'Real Life' product with a sum assured of £100,000, cover type options (Decreasing, Level, Increasing), and policy term options (years or 60 years). The decision is marked as 'Standard terms' and 'Immediate decision'. The total price is £55.97. Under 'Underwriting disclosures', there are sections for 'Medical history' (Height and weight, Asthma) and 'Family history' (Family history of any other cancer), both marked as 'Complete'. There are 'Add disclosures' and 'Convert to application' buttons.

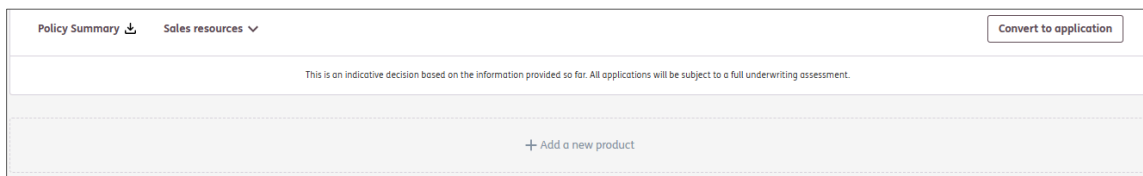
What do the decisions mean?



Decision	Definition
Immediate decision	Terms are available immediately with no further evidence required.
Evidence required	We require further evidence either from the client, their GP or you.
Non-standard terms	A rating has been applied based on the disclosure.
Referred	The case needs to be assessed by our Underwriting team before a decision is available.
Postponed	We are unable to offer cover until a specific date, test result or treatment has occurred.
Unable to offer	We are unable to offer cover based on the details you have given.

Multiple benefits

You can add multiple products to one quote.

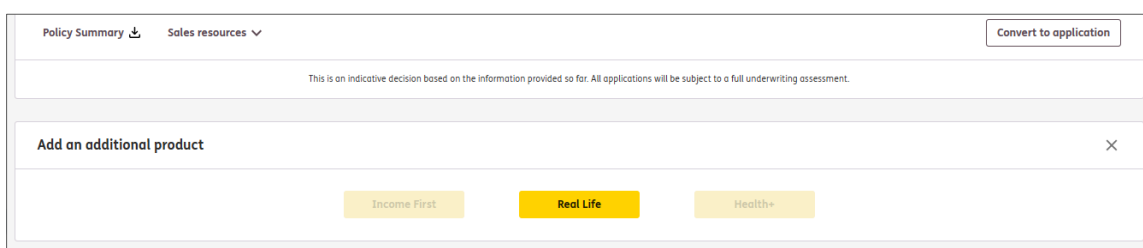
1. After adding your first product, you can click the **Add a new product** button underneath the quote details. You'll then be able to click on a new product to add. In the screenshots shown below, we have an Income First quote already and can add a Real Life quote. You'll then be able to configure both products.





Policy Summary  Sales resources  Convert to application

This is an indicative decision based on the information provided so far. All applications will be subject to a full underwriting assessment.

+ Add a new product



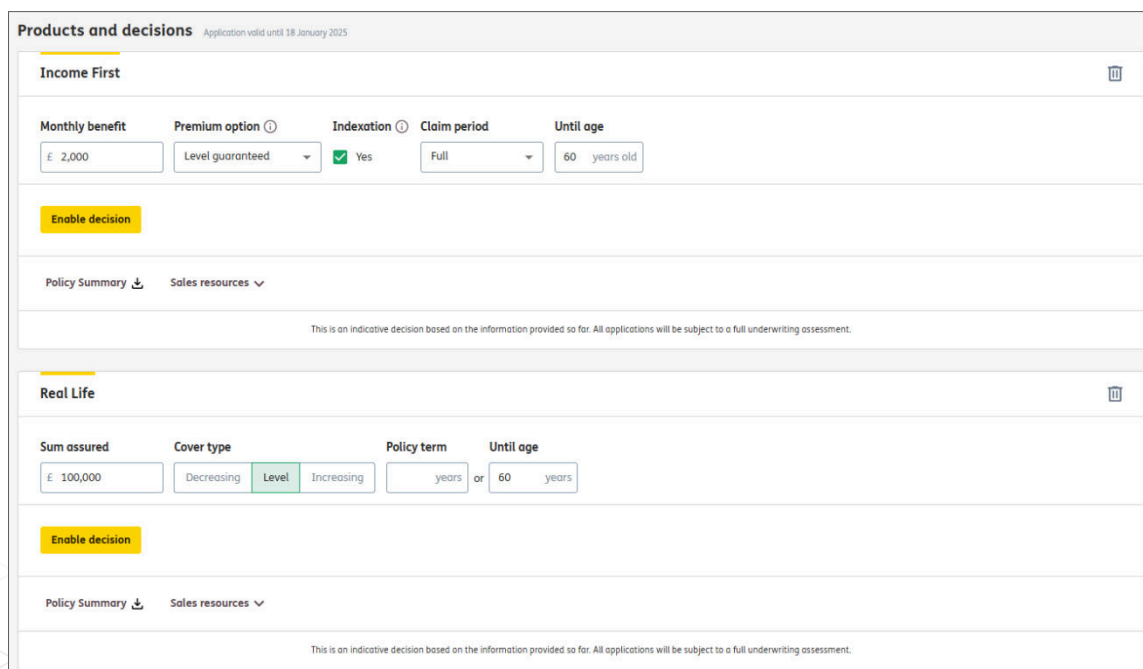
Policy Summary  Sales resources  Convert to application

This is an indicative decision based on the information provided so far. All applications will be subject to a full underwriting assessment.


Add an additional product ×





Income First
Real Life
Health+

2. Enter the initial details for both products on the screen and then click one of the yellow **Enable decision** buttons to show the indicative quotes.





Products and decisions Application valid until 18 January 2025


Income First 

Monthly benefit: £ 2,000
 Premium option : Level guaranteed 
 Indexation : Yes
 Claim period: Full 
 Until age: 60 years old

Enable decision



Policy Summary  Sales resources 

This is an indicative decision based on the information provided so far. All applications will be subject to a full underwriting assessment.

Real Life 

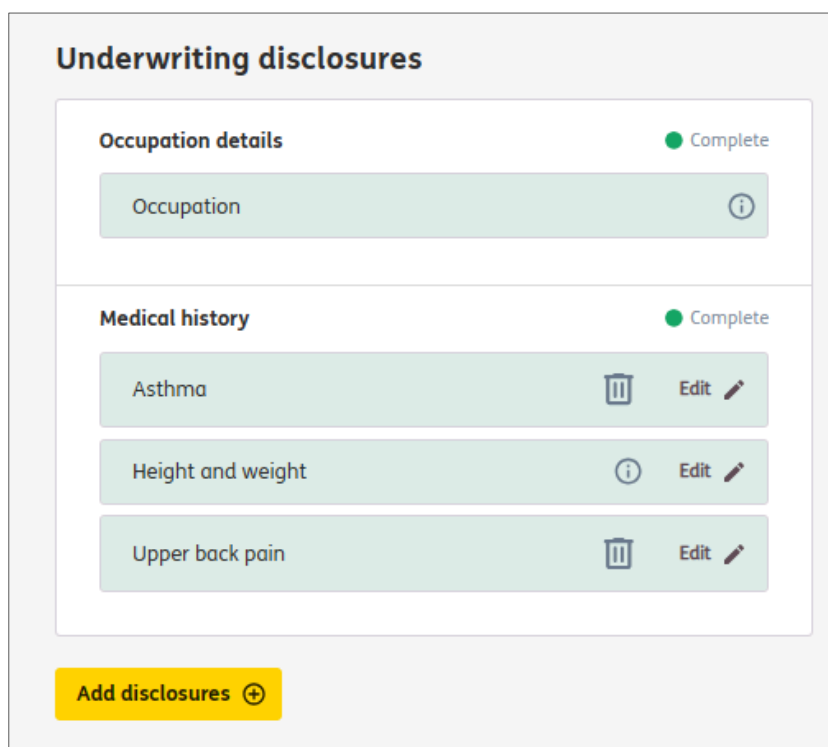
Sum assured: £ 100,000
 Cover type: Decreasing Level Increasing
 Policy term: years or 60 years
 Until age: years

Enable decision

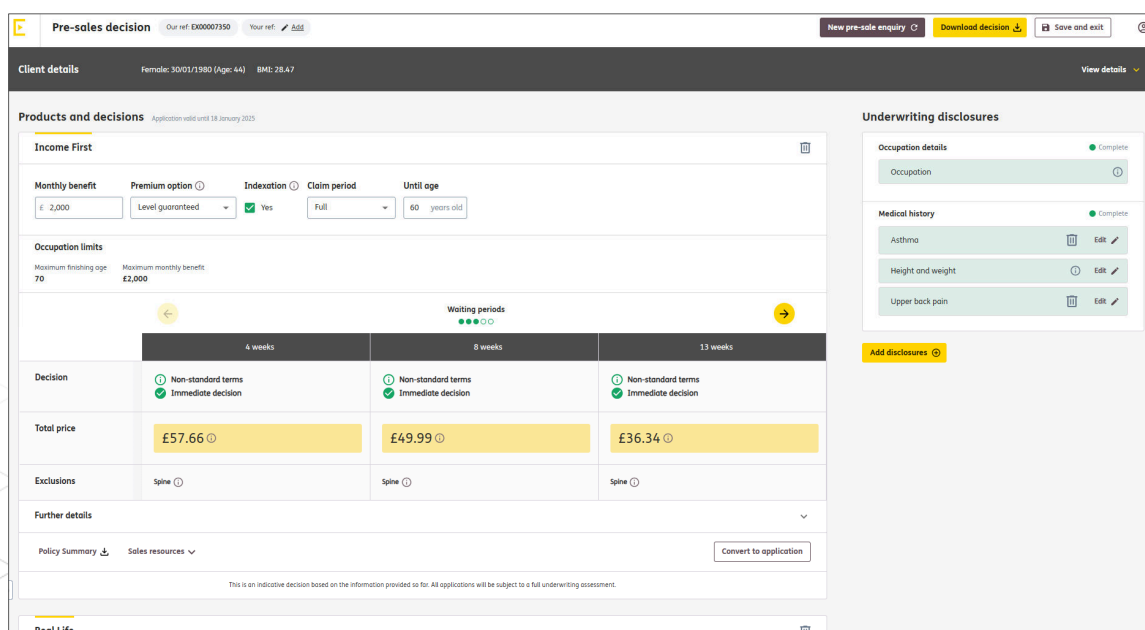
Policy Summary  Sales resources 

This is an indicative decision based on the information provided so far. All applications will be subject to a full underwriting assessment.

- You can add underwriting disclosures in the same way, by clicking the yellow **Add disclosures** button on the right side of the screen.



- The disclosures will be applied to both products and the quotes will update as you add information with decisions, exclusions and terms. You can scroll down the screen to see the second product quote.



Pre-sales decision Our ref: EX00007350 Your ref: Add

Client details Female: 30/01/1980 (Age: 44) BMI: 28.47

£57.66	£49.99	£36.34
Exclusions	Spine	Spine
Further details		
Policy Summary	Sales resources	Convert to application

This is an indicative decision based on the information provided so far. All applications will be subject to a full underwriting assessment.

Real Life

Sum assured: £ 100,000 Cover type: Decreasing **Level** Increasing Policy term: years or 60 years Until age: years

Decision: Standard terms Immediate decision

Total price: £63.56

Further details

Policy Summary Sales resources Convert to application

This is an indicative decision based on the information provided so far. All applications will be subject to a full underwriting assessment.

5. Clicking on **Further details** for each product will show you the decision for each disclosure.

Pre-sales decision Our ref: EX00007350 Your ref: Add

Client details Female: 30/01/1980 (Age: 44) BMI: 28.47

	4 weeks	8 weeks	13 weeks
Decision	<input checked="" type="checkbox"/> Non-standard terms <input checked="" type="checkbox"/> Immediate decision	<input checked="" type="checkbox"/> Non-standard terms <input checked="" type="checkbox"/> Immediate decision	<input checked="" type="checkbox"/> Non-standard terms <input checked="" type="checkbox"/> Immediate decision
Total price	£57.66	£49.99	£36.34
Exclusions	Spine	Spine	Spine
Further details			
Asthma	Decision: Standard terms	Decision: Standard terms	Decision: Standard terms
Height and weight	Decision: Standard terms	Decision: Standard terms	Decision: Standard terms
Upper back pain	Decision: Non-standard terms Exclusions: Spine	Decision: Non-standard terms Exclusions: Spine	Decision: Non-standard terms Exclusions: Spine
Policy Summary	Sales resources	Convert to application	

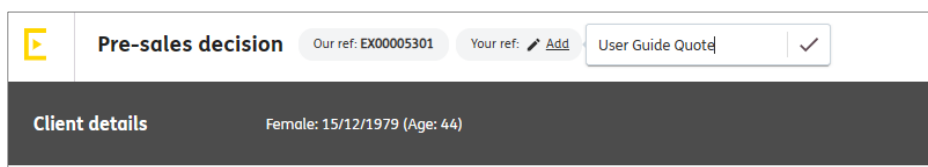
This is an indicative decision based on the information provided so far. All applications will be subject to a full underwriting assessment.

Real Life

Sum assured: £ 100,000 Cover type: Decreasing **Level** Increasing Policy term: years or 60 years Until age: years

Saving your quote

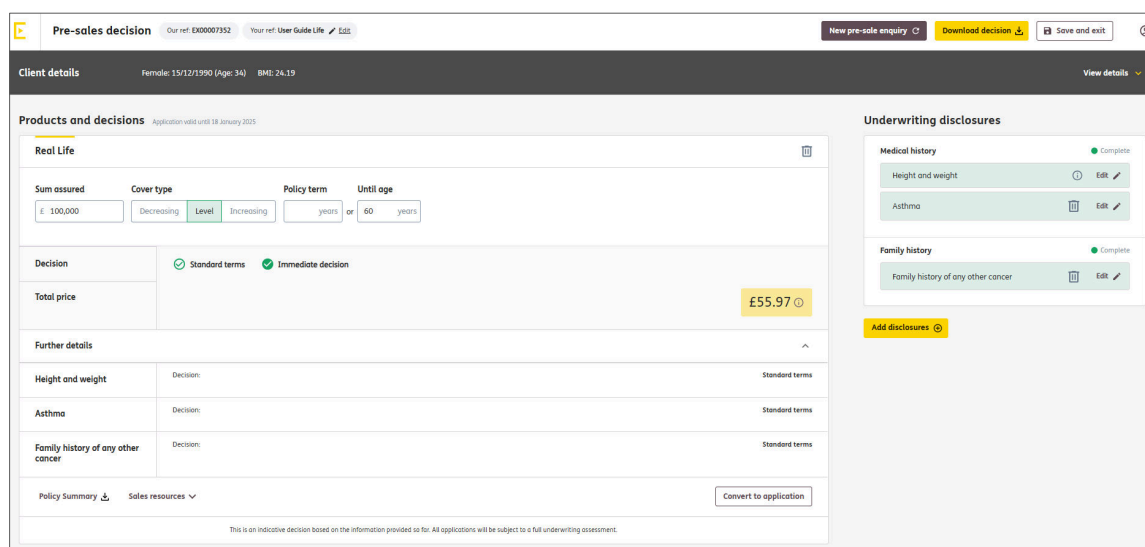
1. You can add a unique reference code to the quote. Click the **Add** link next to Your ref in the top left of the screen. A text box will appear where you can type in something you will remember. Click the tick mark to save it. You can use your reference to search for a case easily.



2. If you would like a PDF of your pre-sales query you can click the yellow **Download decision** button at the top of the screen. You can also download the policy summary or go to our sales resources at the bottom of the page.

If you are finished with this query, you can click the **Save and exit** button at the top right to return to the dashboard or click the **New presale enquiry** button to begin a new quote.

If you'd like to continue with an application, click the **Convert to application** button at the bottom of the screen to move on.

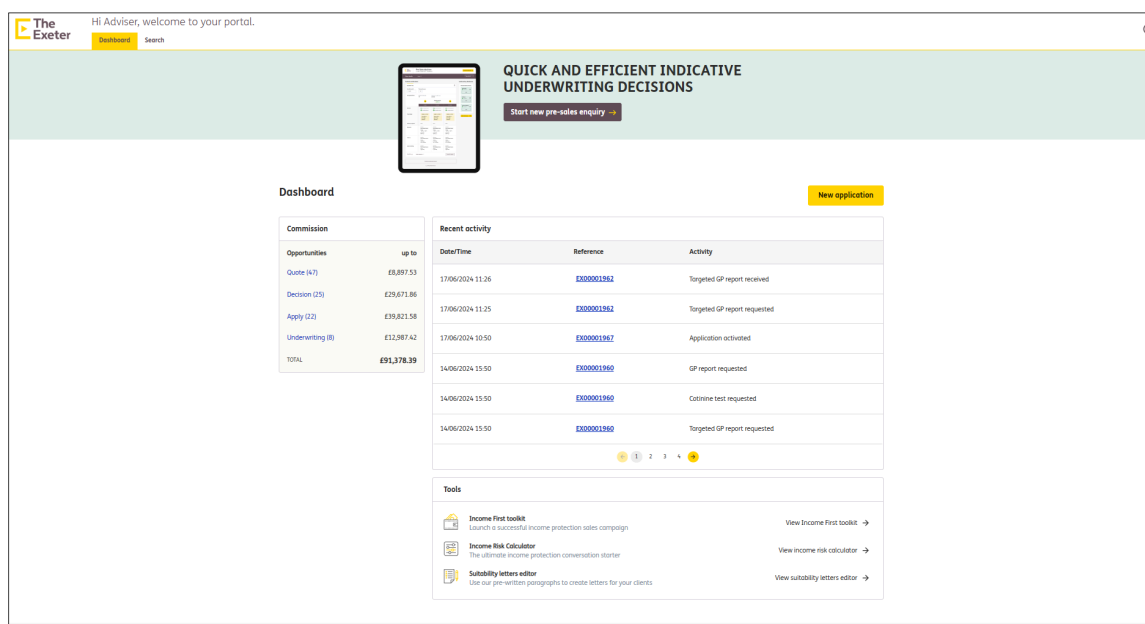


Applying for cover

Product information and quote screen

To start a new application, follow this process.

1. To start an application or obtain a quote without the need for a separate pre-sales decision, you can click the yellow **New application** button on the dashboard, go into an existing quote, or search for an existing pre-sale enquiry.



Hi Adviser, welcome to your portal.

QUICK AND EFFICIENT INDICATIVE UNDERWRITING DECISIONS
[Start new pre-sales enquiry](#)

Dashboard [New application](#)

Commission	up to
Opportunities	£8,897.53
Quote (47)	£23,671.86
Decision (25)	£39,821.58
Apply (22)	£12,987.42
Underwriting (8)	£91,378.39

Date/Time	Reference	Activity
17/06/2024 11:26	EX00001951	Targeted GP report received
17/06/2024 11:25	EX00001941	Targeted GP report requested
17/06/2024 10:50	EX00001947	Application activated
14/06/2024 15:50	EX00001960	GP report requested
14/06/2024 15:50	EX00001960	Catnine test requested
14/06/2024 15:50	EX00001960	Targeted GP report requested

Tools

- [Income First toolkit](#)
Launch a successful income protection sales campaign [View Income First toolkit](#) →
- [Income Risk Calculator](#)
The ultimate income protection conversation starter [View income risk calculator](#) →
- [Subsidiary letters editor](#)
Use our pre-written paragraphs to create letters for your clients [View subsidiary letters editor](#) →

- You'll be asked to enter client details. If you've converted a quote, details that you've entered previously will be already filled in. When you're done, click the **Submit information** button at the bottom of the screen.

Client details

Please provide some additional information about your client.

Name

<small>Title</small>	<small>First name</small>	<small>Last name</small>
<input type="text" value="Mrs"/>	<input type="text" value="User"/>	<input type="text" value="Guide"/>

What is your client's gender?

Male
 Female

Date of birth

📅

Postcode

Have you smoked or used nicotine replacement products in the last 12 months?

Yes
 No

What is your job?

How much did you earn in the last year?

- If you've started a new application, you'll be asked to choose a product.

Our ref: EX00007362 Your ref: User Guide Application [Edit](#)
Quote

User Guide [+ Add client](#)

Personal Information ● Complete Contact Information ● Incomplete

Choose a product

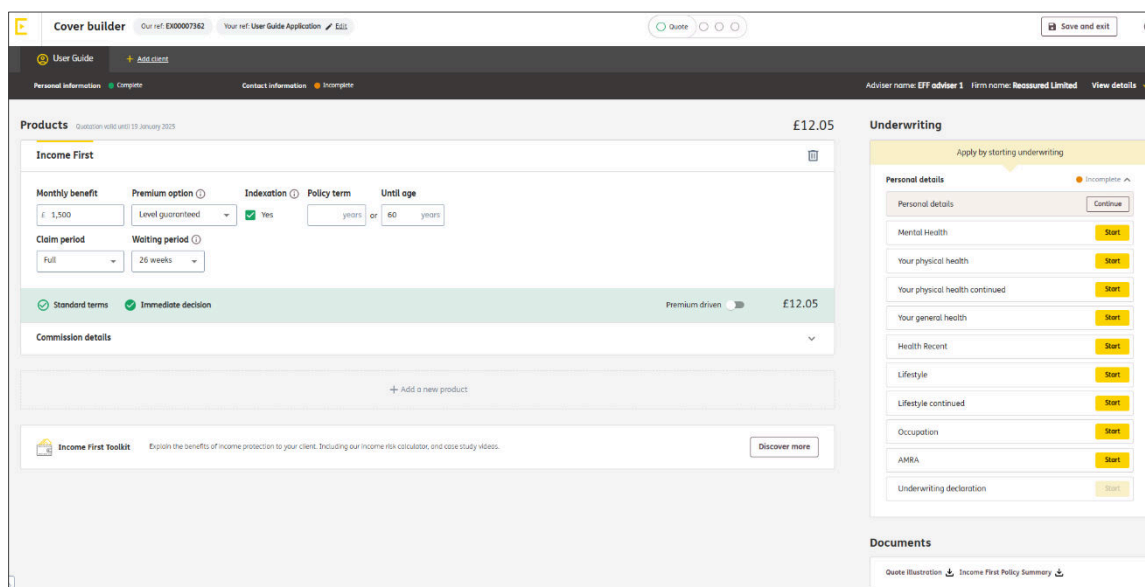
Income First

Real Life

Health+

Income First

1. Complete the product details or check they are correct if already filled in. When you've entered everything you want, click the **Get quote** button at the bottom right of the screen to see your quote. The Underwriting questionnaire will appear on the right side of the screen.



Cover builder Our ref: EX0007362 Your ref: User Guide Application / Edit

Quote

Save and exit

User Guide + Add client

Personal information Complete Contact information Incomplete Adviser name: EFF adviser 1 Firm name: Reassured Limited View details

Products Quotation valid until 13 January 2025 £12.05

Income First

Monthly benefit: £ 1,500 Premium option: Level guaranteed Indexation: Yes Policy term: years or 60 years Until age: years

Claim period: Full Waiting period: 26 weeks

Standard terms Immediate decision Premium driven: £12.05

Commission details

+ Add a new product

Income First Toolkit Explain the benefits of income protection to your client. Including our income risk calculator, and case study videos. [Discover more](#)

Underwriting Apply by starting underwriting

Personal details Incomplete [Continue](#)

Mental Health [Start](#)

Your physical health [Start](#)

Your physical health continued [Start](#)

Your general health [Start](#)

Health Recent [Start](#)

Lifestyle [Start](#)

Lifestyle continued [Start](#)

Occupation [Start](#)

AMBA [Start](#)

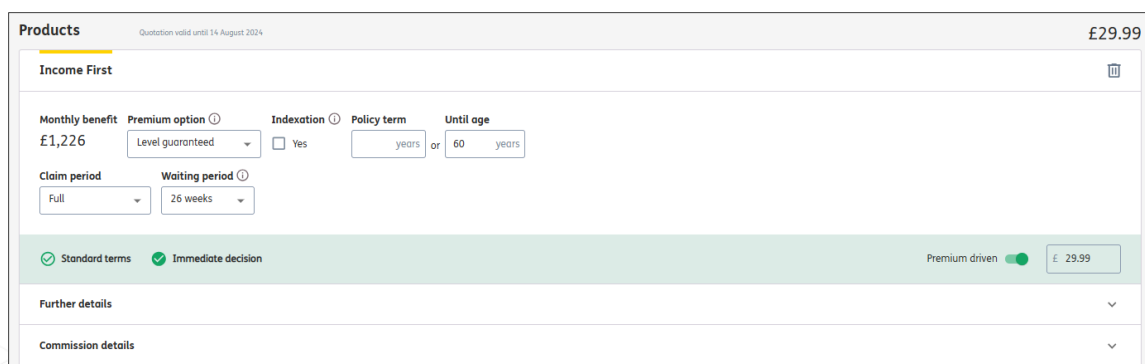
Underwriting declaration [Start](#)

Documents

Quote illustration [Download](#) Income First Policy Summary [Download](#)

2. The screen will update with a quote and indicative decision based on the details you've put in so far. You can choose to see Premium driven cover for clients that have a specific budget by clicking the **Premium driven** option and typing in the monthly premium. Click **Get quote** again to update the screen and see the monthly benefit they can receive.

Note: the premium will update to the nearest total if not an exact match.



Products Quotation valid until 14 August 2024 £29.99

Income First

Monthly benefit: £1,226 Premium option: Level guaranteed Indexation: Yes Policy term: years or 60 years Until age: years

Claim period: Full Waiting period: 26 weeks

Standard terms Immediate decision Premium driven: £ 29.99

Further details

Commission details

Note: For split deferred quotes, see the **Split deferred quotes** section of this document.

3. The screen will also update if any evidence is required at any stage. It will show which evidence is needed and any exclusions on the policy.

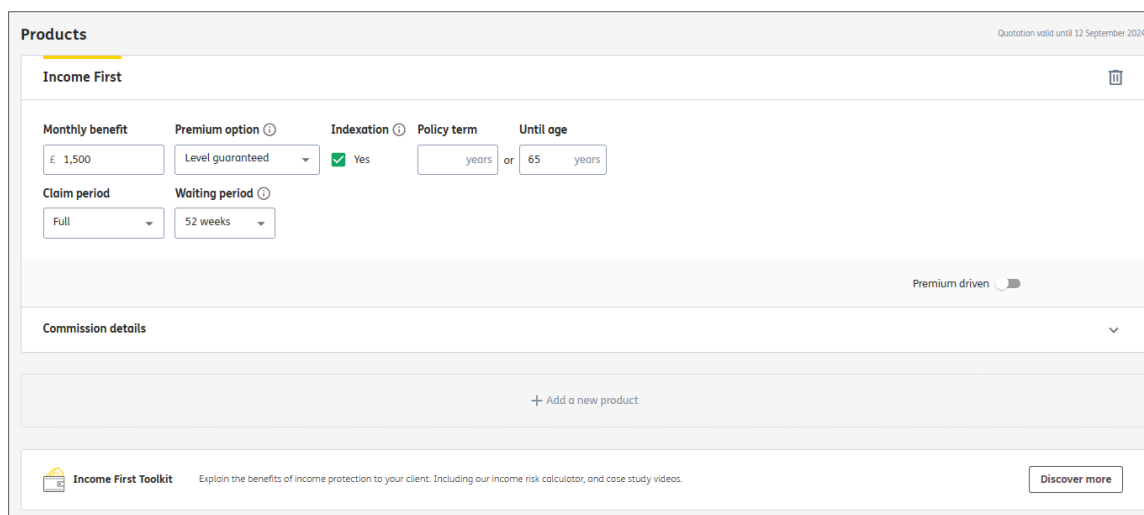
Monthly benefit	Premium option ⓘ	Indexation ⓘ	Policy term	Until age
£ 5,000	Age costed reviewable ▾	<input type="checkbox"/> Yes	years or	65 years
Claim period	Waiting period ⓘ			
2 Years ▾	52 weeks ▾			
Evidence required Premium driven <input type="checkbox"/> £27.86				
Evidence required	Paramedical examination, Biochemistry and Haematology profile and lipids, Cotinine test, Targeted GP report			
Exclusions	Spine - Any disease or disorder of, or any injury to, the spine, its intervertebral discs, joints, nerve roots, spinal cord or supporting musculature and ligaments and any neurological complications including any treatment and/or complications thereof			
Further details	▾			
Commission details	▾			

4. Under **Further details** you can see information on the full indicative decision, including ratings and exclusions.

Further details ^	
Evidence due to benefit amount	Decision: Evidence required
Build	Decision: Standard terms
Back ache	Decision: Non-standard terms
	Exclusion: Any disease or disorder of, or any injury to, the spine, its intervertebral discs, joints, nerve roots, spinal cord or supporting musculature and ligaments and any neurological complications including any treatment and/or complications thereof
Diabetes	Decision: Evidence required
	Indicative rating: +£9.80 ⓘ
Non Standard Decisions	Decision: Non-sta Indicative rating +75%
Commission details	▾

Split deferred quotes

1. If you want a split deferred quote, when you are adding the product details you can add a second product by clicking the Add a new product section underneath the product details.



Products Quotation valid until 12 September 2024

Income First 🗑️


Monthly benefit: £ 1,500
 Premium option: Level guaranteed
 Indexation: Yes
 Policy term: [] years or 65 years
 Until age: [] years

Claim period: Full
 Waiting period: 52 weeks

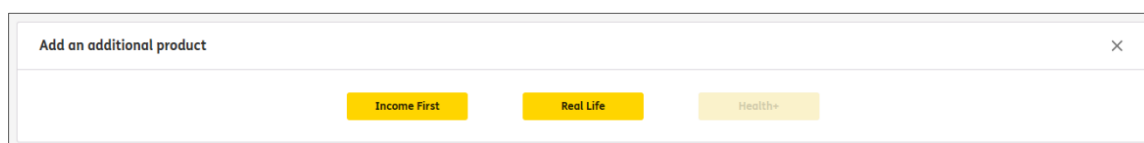
Premium driven

Commission details ▼

+ Add a new product

 **Income First Toolkit** Explain the benefits of income protection to your client. Including our income risk calculator, and case study videos. Discover more

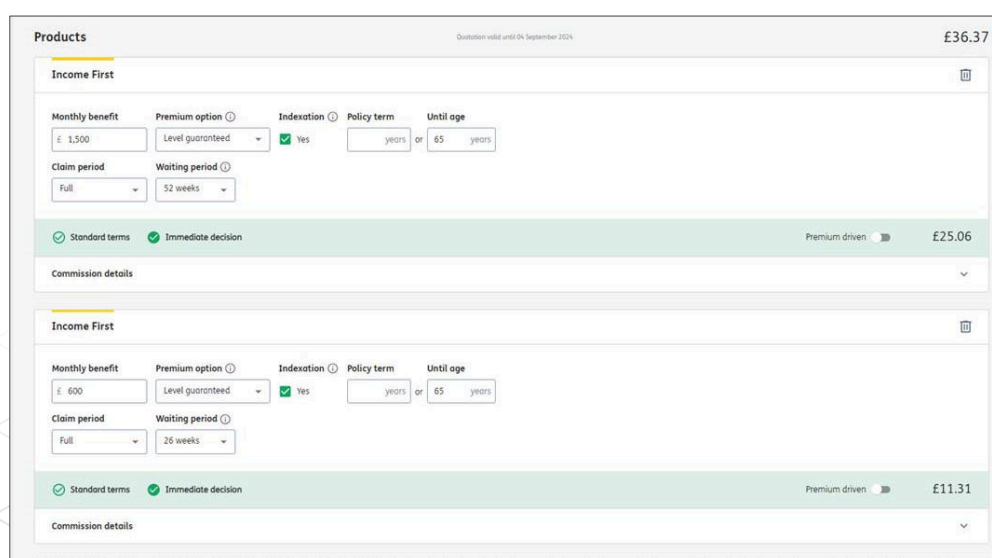
2. You'll be prompted to add an additional product. For split deferred, choose **Income First**.



Add an additional product ✕

Income First
Real Life
Health+

3. Input the details of the split payment and you'll be shown each product on the main screen and the total cost above them.



Products Quotation valid until 04 September 2024 £36.37

Income First 🗑️

Monthly benefit: £ 1,500
 Premium option: Level guaranteed
 Indexation: Yes
 Policy term: [] years or 65 years
 Until age: [] years

Claim period: Full
 Waiting period: 52 weeks

Premium driven **£25.06**

Commission details ▼

Income First 🗑️

Monthly benefit: £ 600
 Premium option: Level guaranteed
 Indexation: Yes
 Policy term: [] years or 65 years
 Until age: [] years

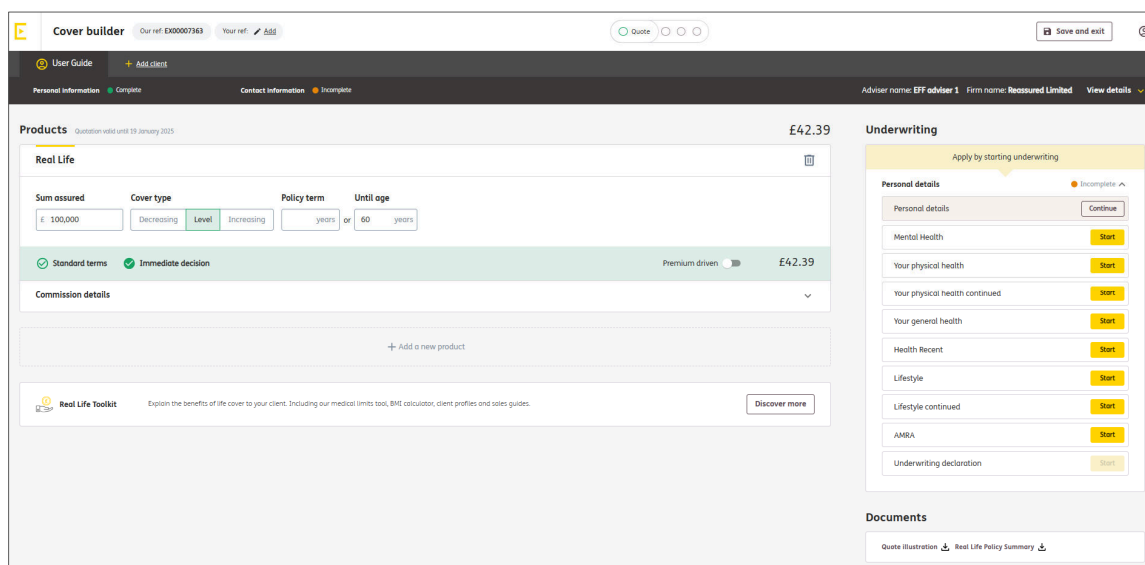
Claim period: Full
 Waiting period: 26 weeks

Premium driven **£11.31**

Commission details ▼

Real Life

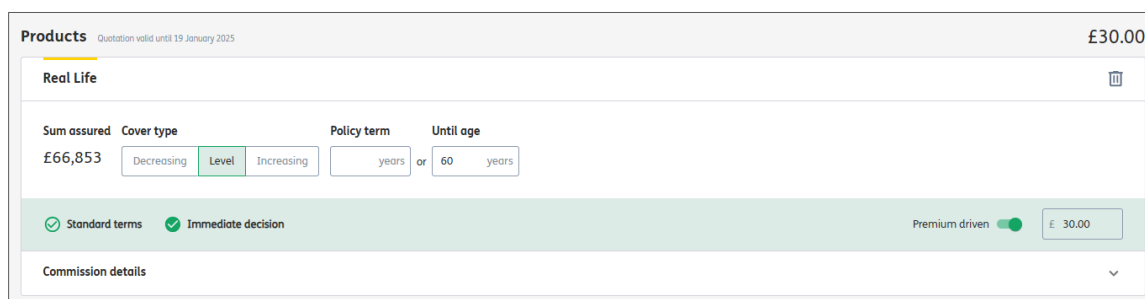
1. Complete the product details or check they are correct if already filled in. Click the **Get quote** button at the bottom right of the screen to see your quote. The Underwriting questionnaire will appear on the right side of the screen.



The screenshot shows the 'Cover builder' interface. At the top, it displays 'Cover builder' with a reference number 'Our ref: EX0007363' and a 'Your ref:' field. There are 'Quote' and 'Save and exit' buttons. Below this, there are tabs for 'Personal information' (marked 'Complete') and 'Contact information' (marked 'Incomplete'). The main section is titled 'Products' with a sub-header 'Real Life' and a total value of '£42.39'. The product details include 'Sum assured' (£100,000), 'Cover type' (Decreasing, Level, Increasing), 'Policy term' (years), and 'Until age' (60 years). There are checkboxes for 'Standard terms' and 'Immediate decision', and a 'Premium driven' toggle. A 'Commission details' section is also visible. On the right, the 'Underwriting' section is active, showing a list of questions to be completed, such as 'Personal details', 'Mental Health', 'Your physical health', etc. A 'Documents' section at the bottom right shows a 'Quote illustration' and a 'Real Life Policy Summary'.

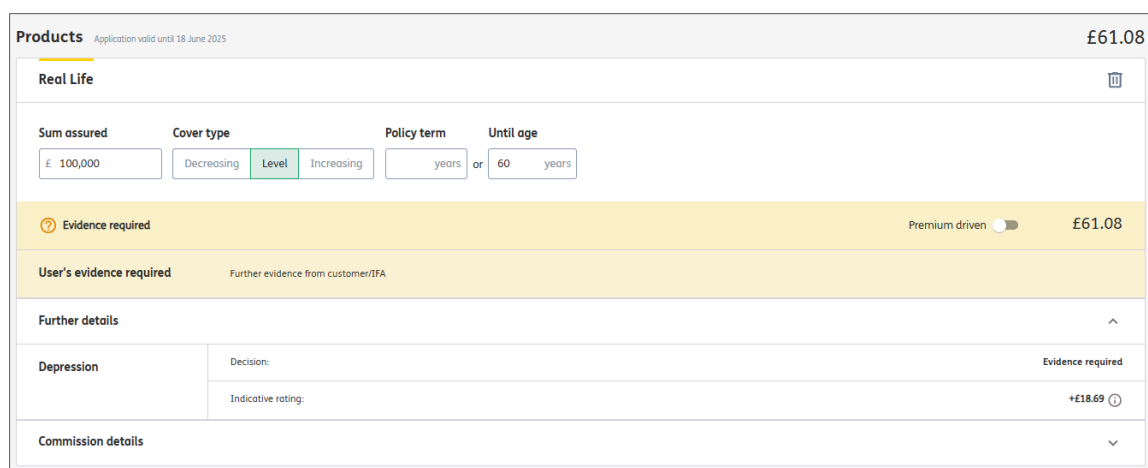
2. The screen will update with a quote and indicative decision based on the details you've put in so far. You can choose to see Premium driven cover for clients that have a specific budget by clicking the **Premium driven** option and typing in the monthly premium. Click **Get quote** again to update the screen and see the monthly benefit they can receive.

Note: the premium will update to the nearest total if not an exact match.



This screenshot shows the 'Cover builder' interface after the premium has been updated. The 'Products' section now shows a sum assured of '£66,853' and a premium of '£30.00'. The 'Premium driven' toggle is now turned on. The 'Underwriting' and 'Documents' sections are no longer visible in this view.

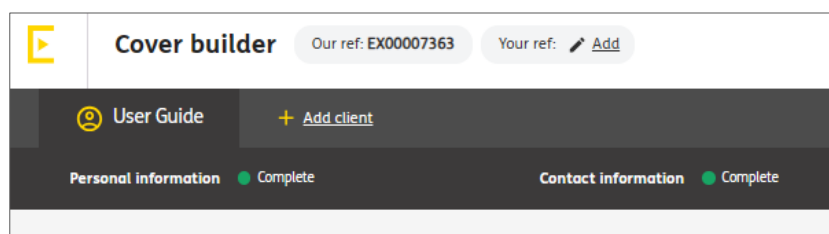
- The screen will also update with any evidence required and you can see information of ratings and decisions for each disclosure under **Further details**.



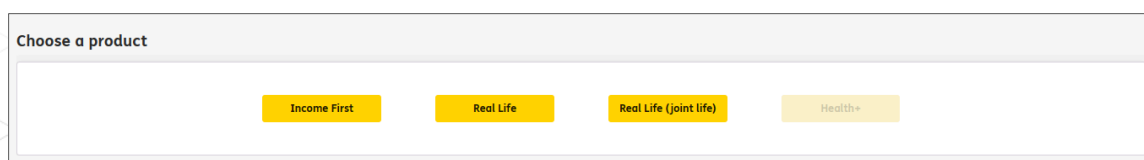
Joint and dual life policies

You can choose to have a joint or dual life policy. Joint life will have both lives covered on the same life policy and dual life will have two single policies on the same application. For income protection, you can apply for two covers on the same application, but they will be separate policies.

- To add a second life to an income protection or life quote, click the Add client link at the top of the screen.



- You'll be asked to enter the second client's details and then you'll be asked to choose a product, with a new option to choose **Real Life (joint life)** on the existing product for a joint life policy. If you want a dual life policy, choose **Real Life**.



- You'll then have a screen for the second client to choose their cover options and get a quote. You can see which client you're on at the top of the screen.

Cover builder Our ref: EX00007371 Your ref: Add

User Guide Test Guide **Both clients**

Personal Information Complete Contact Information Incomplete

Products Quotation valid until 19 January 2025

Real Life

Choose your cover options

Sum assured: £
Cover type: Decreasing Level Increasing
Policy term: years or
Until age: years

Premium driven

Commission details

- After you input the cover details on both clients and click the yellow Get Quote button at the bottom right of the screen, you'll see the quote details under each client tab. If a discount has been applied for multiple benefits this will show on the screen next to the price.

Cover builder Our ref: EX00007371 Your ref: Add

User Guide Test Guide **Both clients**

Personal Information Complete Contact Information Incomplete

Products Quotation valid until 19 January 2025 **Discounted** £41.19

Real Life

Sum assured: £ 100,000
Cover type: Decreasing **Level** Increasing
Policy term: years or
Until age: 60 years

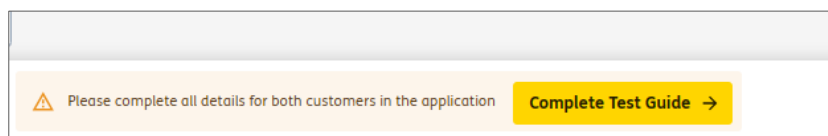
Standard terms Immediate decision Premium driven Discounted £41.19

Commission details Includes multi-product discount -£1.20

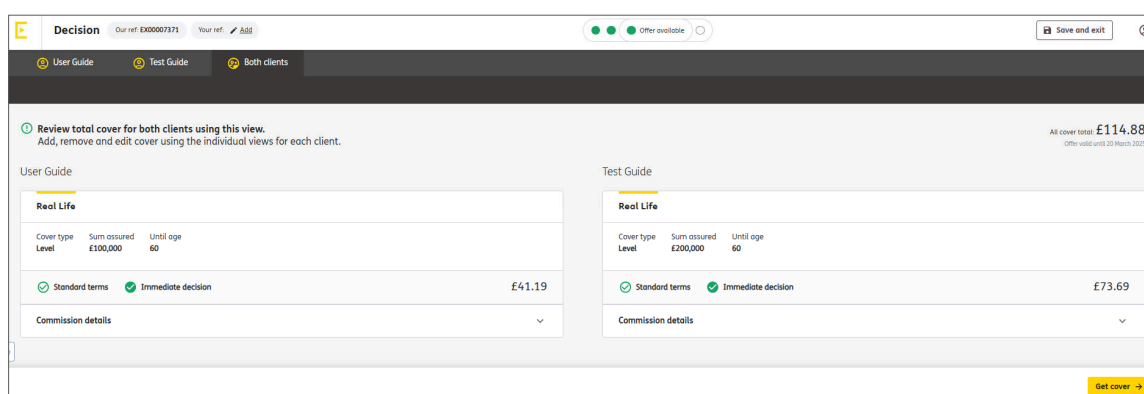
+ Add a new product

Real Life Toolkit Explain the benefits of life cover to your client. Including our medical limits tool, BMI calculator, client profiles and sales guides. [Discover more](#)

- You'll need to complete the underwriting questionnaires for each client until all sections are completed, please see the **Underwriting Questionnaire** section below for details on how to complete this. The quote screens will update as you enter information. You'll see a banner at the bottom of the screen reminding you to complete all details for both clients.



- You can click the **Both clients** tab at the top of the screen to see details of both policies at once. The example shown is for dual life insurance.



Note: For joint and dual life policies, both lives must have an underwriting decision, and all evidence required must be received before you can complete the application for both lives. If cover needs to start sooner for one client, it may be best to apply separately.

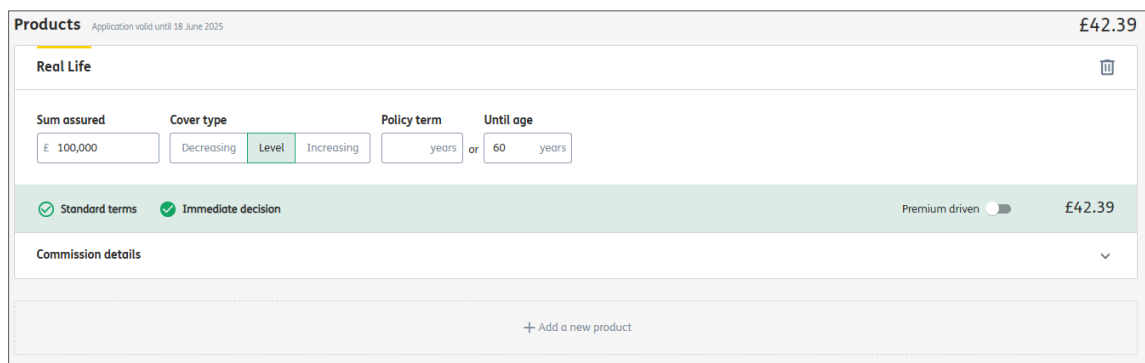
How are policy numbers distributed for Joint and Dual life policies?

Product(s)	Applicant(s)	Life cover basis	Policy number distribution
Income First	1	N/A	1 policy number
Real Life	1	N/A	1 policy number
Income First and Real Life multi-benefit	1	N/A	2 policy numbers: <ul style="list-style-type: none"> Income First policy number Real Life policy number
Income First	2	N/A	2 policy numbers: <ul style="list-style-type: none"> Applicant 1 Applicant 2
Real Life	2	Dual life	2 policy numbers: <ul style="list-style-type: none"> Applicant 1 Applicant 2
Real Life	2	Joint life	1 policy number for both applicants
Income First and Real Life multi-benefit	2	Dual life	4 policy numbers: <ul style="list-style-type: none"> Income First Applicant 1 Income First Applicant 2 Real Life Applicant 1 Real Life Applicant 2
Income First and Real Life multi-benefit	2	Joint life	3 policy numbers: <ul style="list-style-type: none"> Income First Applicant 1 Income First Applicant 2 Real Life both applicants

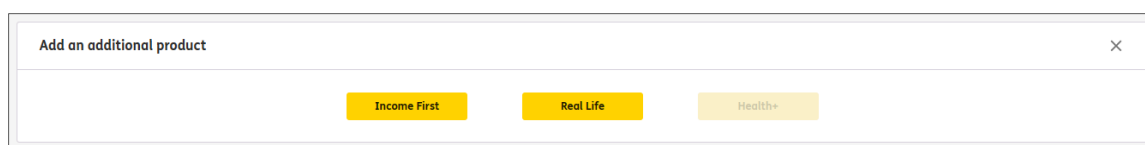
Multiple benefits

You can quote and apply for multiple benefits for income protection and life insurance together.

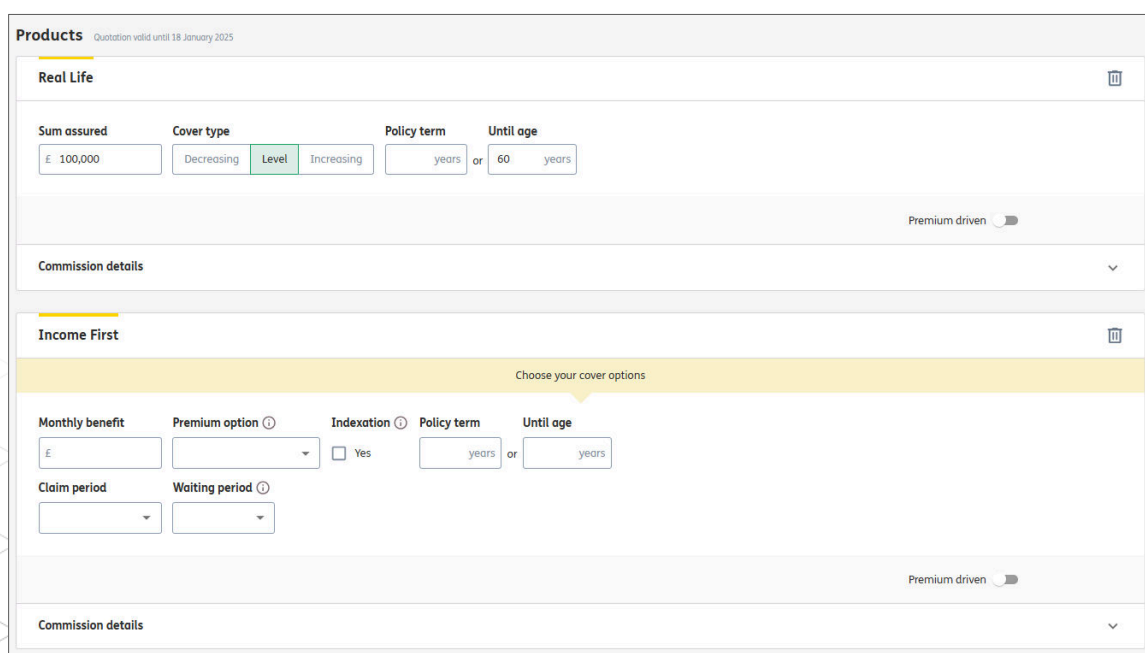
1. To add a new benefit, click the **Add a new product** button beneath the first product detail.



2. You'll be asked to choose which product you'd like to add. In this example we'll add Income First.



3. The second product will appear beneath the first product for you to choose the cover options. Once you've entered all the cover options you can click the yellow **Get quote** button in the bottom right of the screen.



4. You'll see both product quotes on the same screen and any discounts for multi-benefit.

Products Quotation valid until 22 January 2025 Discounted ⓘ £52.04

Real Life 🗑️

years or years

Standard terms
 Immediate decision
 Premium driven Discounted ⓘ £41.19

Commission details ▼

Income First 🗑️

Yes
 years or years

Standard terms
 Immediate decision
 Premium driven Discounted ⓘ £10.85

Commission details ▼

5. You can amend the cover details or choose **Premium driven** to match your client's budget on either product then complete the Underwriting sections until everything is complete. The underwriting sections will update depending on what information you disclose and the products you have included.

Underwriting

Apply by starting underwriting

Personal details ● Incomplete ^

Personal details Continue

Mental Health Start

Your physical health Start

Your physical health continued Start

Your general health Start

Health Recent Start

Lifestyle Start

Lifestyle continued Start

Occupation Start

AMRA Start

Underwriting declaration Start

Commission details

You can review the commission details for each product on each client under the **Commission details** section of the product by clicking the arrow to expand the section.

Products Quotation valid until 09 February 2025 Discounted ⓘ £52.03

Real Life 🗑️

Sum assured: £ 100,000 | Cover type: Decreasing **Level** Increasing | Policy term: years or 60 years | Until age: years

Standard terms Immediate decision Premium driven Discounted ⓘ £41.18

Commission details ^

Initial commission: £790.65 paid upfront | Renewal commission: £1.03 based on the premium at outset from month 49

Commission style: Indemnity % | Initial commission sacrifice: 0 % | Renewal commission sacrifice: 0 % | Deal: Standard (Silver)

Please select

Indemnity

Non-indemnity

Monthly benefit: £ 1,500 | Premium option: Level guaranteed | Indexation: Yes | Policy term: years or 60 years | Until age: years

Claim period: Full | Waiting period: 26 weeks

Standard terms Immediate decision Premium driven Discounted ⓘ £10.85

Commission details v

You can choose either **Indemnity** or **Non-indemnity** and input any commission sacrifice details. When you update the commission details, the initial quote information will disappear. You'll need to click the yellow **Get Quote** button again to refresh the quote.

Products Quotation valid until 09 February 2025 Documents

Real Life 🗑️

Sum assured: £ 100,000 | Cover type: Decreasing **Level** Increasing | Policy term: years or 60 years | Until age: years

Premium driven

Commission details ^

Initial commission: | Renewal commission:

Commission style: Non-indemnity % | Initial commission sacrifice: 10 % | Renewal commission sacrifice: 0 % | Deal: Standard (Silver)

Income First 🗑️

Monthly benefit: £ 1,500 | Premium option: Level guaranteed | Indexation: Yes | Policy term: years or 60 years | Until age: years

Claim period: Full | Waiting period: 26 weeks

Premium driven

[Get quote](#)

Income First Policy Summary [↕](#) Real Life Policy Summary [↕](#)

Note: Commission details are set by product and client, so updating commission details for one product will not change any other product's commission details. Pictured below you'll see the updated commission details for Real Life but the Commission details for the Income First product have not changed from the default. If you wish to, you'll need to change them for each product individually.

✓ Standard terms ✓ Immediate decision
Premium driven
Discounted ⓘ £40.06

Commission details ^

Initial commission: **£795.84** paid in installments Renewal commission: **£1.00 based on the premium at outset from month 49**

Commission style: Initial commission sacrifice: % Renewal commission sacrifice: % Deal:

Income First 🗑

Monthly benefit: Premium option ⓘ: Indexation ⓘ: Yes Policy term: years or years Until age:

Claim period: Waiting period ⓘ:

✓ Standard terms ✓ Immediate decision
Premium driven
Discounted ⓘ £10.85

Commission details ^

Initial commission: **£229.07** paid upfront Renewal commission: **£0.27 based on the premium at outset from month 49**

Commission style: Initial commission sacrifice: % Renewal commission sacrifice: % Deal:

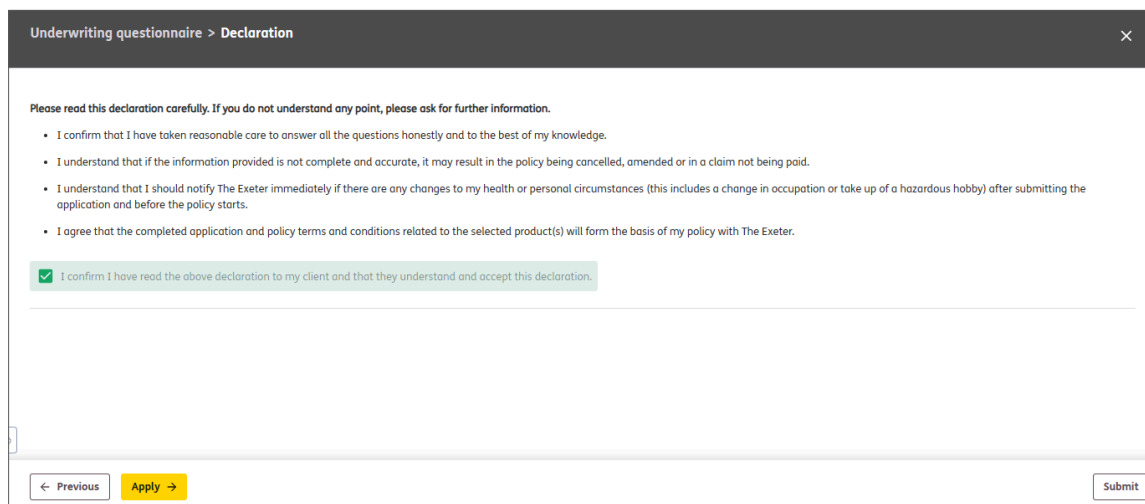
Underwriting Questionnaire

1. Click **Start** on any of the Underwriting Questionnaire sections to begin filling in details about your client. Each section will be marked as completed as you go. The list will include any disclosures you previously entered during pre-sales.

Note: The underwriting sections shown will depend on the products chosen and disclosures added.

Note: You need to enter a value for each type of drink under ‘How many of the following do you drink a week?’ for it to be marked as complete.

- Once all sections of the Underwriting Questionnaire for all clients are complete you will either be able to proceed by clicking the **Apply** or **Submit** button at the bottom of the screen. If you click Submit you'll be taken back to the main screen and can click the yellow **Get cover** button at the bottom right of the screen to apply.



Underwriting questionnaire > Declaration

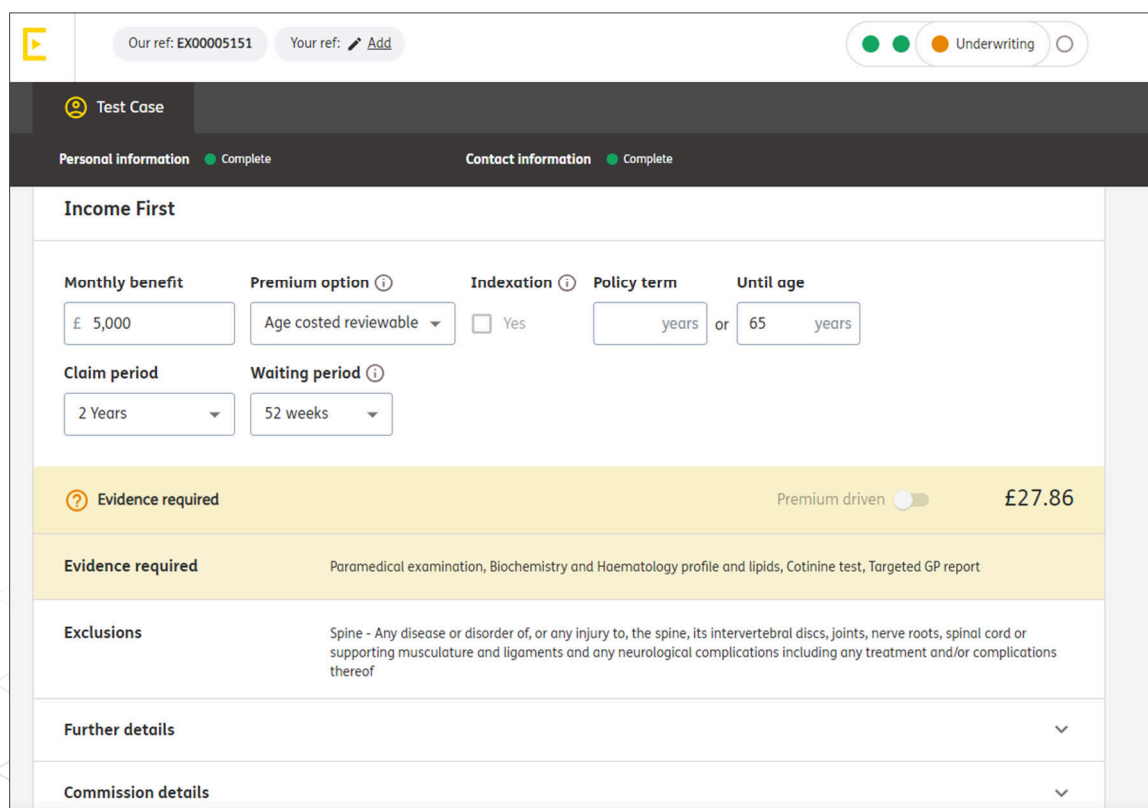
Please read this declaration carefully. If you do not understand any point, please ask for further information.

- I confirm that I have taken reasonable care to answer all the questions honestly and to the best of my knowledge.
- I understand that if the information provided is not complete and accurate, it may result in the policy being cancelled, amended or in a claim not being paid.
- I understand that I should notify The Exeter immediately if there are any changes to my health or personal circumstances (this includes a change in occupation or take up of a hazardous hobby) after submitting the application and before the policy starts.
- I agree that the completed application and policy terms and conditions related to the selected product(s) will form the basis of my policy with The Exeter.

I confirm I have read the above declaration to my client and that they understand and accept this declaration.

← Previous **Apply** → Submit

- If it goes to manual underwriting, you'll see the evidence required and the application status will show as **Underwriting** at the top of the screen.



Our ref: EX00005151 Your ref: [Add](#) ● ● ● Underwriting ○

Test Case

Personal information ● Complete Contact information ● Complete

Income First

Monthly benefit: £ 5,000 Premium option: Age costed reviewable Indexation: Yes Policy term: years or 65 years Until age: years

Claim period: 2 Years Waiting period: 52 weeks

Evidence required Premium driven £27.86

Evidence required Paramedical examination, Biochemistry and Haematology profile and lipids, Cotinine test, Targeted GP report

Exclusions Spine - Any disease or disorder of, or any injury to, the spine, its intervertebral discs, joints, nerve roots, spinal cord or supporting musculature and ligaments and any neurological complications including any treatment and/or complications thereof

Further details ▼

Commission details ▼

Note: Remember, for joint policies you won't be able to apply for cover on both lives until all evidence required has been received and an underwriting decision is made for both.

- You can check the status of your application by clicking the reference number on the dashboard to see the underwriting status.

Recent activity		
Date/Time	Reference	Activity
01/08/2024 15:26	EX00005151	Biochemistry and Haematology profile and lipids requested
01/08/2024 15:26	EX00005151	Cotinine test requested
01/08/2024 15:25	EX00005151	Targeted GP report requested

- This screen shows the requested evidence and when it was requested. Updates will appear here and on the dashboard to show when evidence is received, when it's been assessed and when a decision is made.

Underwriting status

Targeted GP report	Awaiting	01/08/2024	15:25
Cotinine test	Awaiting	01/08/2024	15:26
Biochemistry and Haematology profile and lipids	Awaiting	01/08/2024	15:26

Products

Application valid until 28 January 2025 £27.86

Income First

Monthly benefit <input type="text" value="£ 5,000"/>	Premium option ⓘ <input type="text" value="Age costed reviewable"/>	Indexation ⓘ <input type="checkbox"/> Yes	Policy term <input type="text" value="years"/> or <input type="text" value="65"/> years	Until age <input type="text" value="65"/> years
Claim period <input type="text" value="2 Years"/>	Waiting period ⓘ <input type="text" value="52 weeks"/>			

Starting the policy

- Now you can complete the cover details by entering and validating the bank details for Direct Debit, confirming the advice process and choosing the start date for the cover before clicking the **Start cover** button in the bottom right.

Complete setup details

Payment details


Bank details

Name on the account Account number Sort code Preferred collection day

User Guide

I confirm the following statements are true

- I have permission from the client to capture their bank details
- The client is the account holder and they are the only person required to authorise debits on the account.
- I have explained to the client that these bank details will be used to set up the direct debit, and for the required credit fraud and financial crime checks.



The Direct Debit guarantee

- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit, Exeter Friendly Society Ltd will notify you 12 working days in advance of your account being debited or as otherwise agreed. If you request Exeter Friendly Society Ltd to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by Exeter Friendly Society Ltd or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society. If you receive a refund you are not entitled to, you must pay it back when Exeter Friendly Society Ltd asks you to.
- I have explained The Exeter will only collect payments from a bank or building society account in the United Kingdom, Channel Islands, Isle of Man or Gibraltar and payments will be listed as 'EFS Limited' on statements.

Advice

Did you give advice on this policy?

Yes No

I confirm the following statements are true

Please confirm that you have:

- Authorisation to sell this product
- Confirmed that the products in this application meet your client's demands and needs
- Made your client aware of The Exeter's complaints procedure
- Provided your client with a copy of the Quotation, Acceptance Offer and Policy Document
- Reminded your client that a copy of their application will be sent to them, which they should check to confirm the information it contains is correct. If any of the information provided was not true or accurate at the point of application, we request that your client contacts us as soon as possible as it may invalidate their policy.

Start cover

Choose your start date for all covers in this application

Income First - User Guide £29.99_{pm}

Monthly benefit	Premium option	Claim period	Until age	Indexation	Waiting period
£1,226	Level guaranteed	Full	60	No	26 weeks

Documents

Income First Policy Summary [↓](#)

Note: You can enter a future start date up to three months away. When you click on the calendar icon it will show you the available dates you can choose.

- You'll be asked to review and confirm details. If anything is wrong you can click **Amend** on the section to go back to the Underwriting questionnaire to update details. Please note, this may affect the underwriting decision depending on the information you change. If everything is correct, click the **My client wishes to start this cover and I am ready to put it on risk** tick box at the bottom of the page and then you can click **Confirm**.

Review and confirm details

Policy setup

Bank details

Name on the account: Test Smitty

Account number: [Redacted]

Sort code: [Redacted]

Preferred collection day: 14th of the month

Advice

Did you give advice on this policy? Yes

[Amend](#)

Income First - Test Smitty

Monthly benefit: £1,500

Premium option: Level guaranteed

Claim period: Full

Until age: 60

Indexation: No

Waiting period: 26 weeks

£35.64 p/m

Start date

I would like the policy to start: 15/08/2024

Underwriting - Test Smitty

- Height and Weight ▼
- Alcohol and drugs ▼
- Occupation and other details ▼
- Travel and Residence ▼
- Sports and Pastimes ▼
- Personal Medical History ▼

My client wishes to start this cover and I am ready to put it on risk.

[← Previous](#)
[Confirm →](#)

- You'll reach the final page with the policy details and documentation you can download for your client. You'll also have a reminder to fix your client's benefit at no extra cost with details of the evidence that your client needs to submit within six months after the policy start date.

Thank you

Your policy is now in force, here's your policy number and policy documents.

Test Smitty

Income First - Test Smitty

Policy number 15931344P101

[Income First Policy Summary](#) ↓

Documents

[Application summary - Test Smitty](#) ↓ [Policy schedule](#) ↓ [Direct debit](#) ↓

Fix your client's benefit

With Income First, you can protect your client's monthly benefit against any unforeseen reduction in their earnings, providing valuable reassurance.

- ✓ The fixed benefit option enables you to fix your client's full monthly benefit, up to a maximum of £7,500 per month.
- ✓ It comes at no additional cost and can be added within 6 months of the policy start date.
- ✓ It can speed up and simplify the claims process, as there is no financial assessment required to receive a fixed benefit, as long as your client isn't receiving any other forms of income.
- ✓ Simply send us the financial evidence below and we will let you know if your client's benefit can be fixed.

EVIDENCE REQUIRED		
Employed	Self-employed	Company director
<ul style="list-style-type: none"> Last three months' payslip or equivalent. Last P60. 	<ul style="list-style-type: none"> Last three years' HMRC Self Assessment tax returns. Copies of the last three years of certified accounts. 	<ul style="list-style-type: none"> Last three months' payslips or equivalent. Last three years' P60s. Last three years' HMRC Self Assessment tax returns. Copies of the last two years of certified company accounts.

If your client is self-employed or a company director, we will fix a maximum of 120% of the lowest personal taxable income over the 3 year period. Please note that your client will need to be working 30 hours per week and under the age of 55 to receive a fixed benefit when they claim. Full details can be found in the Income First Policy Document.

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