

Underwriting for Protect and Breathing Space

Our philosophy in a nutshell

😊 Look out for a smile on areas where we are unique in our market

What makes us different?

Mutuality and inclusivity naturally underpin all our decisions and we seek to offer cover to as many people as possible | We operate on an **own occupation basis** and **all occupations are priced the same** | 😊 **We don’t penalise smokers** by automatically applying differential premium rates for smokers versus non-smokers | **We treat men and women equally** by offering the same product price for all genders | 😊 We aim to be **easy to do business with** that’s why you can call us before or after an application is submitted so we can answer your questions and explain the rationale behind our decision making | We want you and your clients to know why **it feels good to be covered with us**

The Truth About GPRs

We really do try to avoid requesting GP Reports, but sometimes it’s just unavoidable or it helps us get better outcomes for your clients

So, when do we really need them?

- To narrow down the number of possible underwriting decisions
- If your client is unable to give us enough detailed information to make a decision

When do we automatically request them?

YOUR CLIENT’S AGE	YOUR CLIENT’S CHOSEN WEEKLY BENEFIT LEVEL
18-40*	>£600
41-45*	>£500
46-50*	>£400
51-55*	>£300
56+	>£250

*inclusive

Alcohol😊

We use **common sense** and listen to the advice of medical professionals when it comes to decisions around alcohol. If your client drinks alcohol to the point that it negatively affects their health, we’re most likely to decline cover.

BMI

People with high or low BMI are more prone to developing certain conditions; and for this reason, we don’t consider anyone with a BMI below 17 or above 39. Depending on the age of your client, if they have a BMI above 33 we will apply a loading. We also request nurse screenings for people with a BMI above 35.

Smoking😊

We don’t judge smokers. We only apply loadings to cover if a smoker also suffers from a respiratory disease.

Residency

If your client has been on a **gap year or working holiday for one year we will consider their application** on standard terms. Otherwise, your clients will need to have been living in the UK for at least 3 years to apply for cover.

Underwriting Medical Conditions

We always aim to offer the most favourable outcomes for your clients when there is a choice

CONDITION	INFORMATION NEEDED	LOADING/EXCLUSION GUIDE
*Standard terms are possible in the best cases for all conditions except Type 2 Diabetes, Heart Attack, Osteoarthritis and Ulcerative Colitis.		
Asthma	Application (+ possible questionnaire) 😊	Minimum loading of +25 to +50 if your client smokes, uses e-cigarettes or nicotine substitutes
Back pain/Sciatica	Application (+ possible questionnaire) 😊	Preference to exclude cover if special terms offered; discretionary 10% discount available
Depressive Disorder Including Grief Reaction		
Cancer	GPR (in most cases)	Minimum deferred period of 13 weeks; Preference to exclude cover or loadings if special terms offered
Type 2 Diabetes*	GPR (in most cases)	(Type 1 = decline) Type 2 = Short Term Protect 1 or 2 year cover will usually be offered up to a maximum retirement age of 65 and a minimum loading of +100 will apply 😊
Headache/Migraine (including Hemiplegic Migraine)	GPR (in most cases) + confirmation of diagnosis + frequency & severity	Preference to exclude cover if special terms offered
Heart Attack*		Decline
Hernia	Application (+ possible questionnaire) 😊	Preference to exclude cover if special terms offered
High Blood Pressure or High Cholesterol	Application (+ possible questionnaire & screening)	Preference towards loadings if special terms offered; younger people with more risk factors = higher loadings; poorly controlled BP or added complications = postpone or decline
Irritable Bowl Syndrome	GPR (in most cases)	Depends on deferred periods, symptoms and occupation; can be accepted at standard rates, but more likely to be loaded or excluded
Oesophagitis (Acid Reflux)	Application (+ possible questionnaire) 😊	Acute or recurrent = exclusions may apply for deferred periods of day 1 or 1 week, standard terms may apply for deferred periods of 4 weeks or more, exclusions or loadings will be between +25 and +50; Barrett’s = exclusions or loading of +50 will apply for deferred periods of 26 or more
Osteoarthritis*	Application (+ possible questionnaire) 😊	Mild symptoms = exclusions apply; Moderate or severe symptoms (more than 2 joints affected and requiring longer term medication) = decline; Symptoms caused or exacerbated by occupation = decline; Secondary condition = exclusion or loadings may apply
Skin Conditions (Dermatitis & Eczema)	Application (+ possible questionnaire) 😊	Preference to exclude cover if special terms offered
Ulcerative Colitis*	GPR (in most cases)	Exclusion or loading of +50 to +150 may apply depending on age, severity of symptoms and deferred period

Hazardous Pursuits

These **activities are considered individually** as long as they aren’t carried out on a professional or semi-professional basis. We may apply exclusions depending on your client’s chosen deferred period, type of activity, time spent on the activity, their experience and if your client has had any related injuries. For more information - **click here**.

Excluded Occupations

We **exclude 11 different occupations**. For more information - **click here**.

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