

Loss Reaction Case Studies

We've made improvements to how we underwrite those who've needed short term support or time off work after dealing with a significant life event such as a bereavement or relationship breakdown.

Each case is handled individually, therefore we may need to ask your client a few more questions to really understand their personal situation. This way, we can make sure our approach is more empathetic, and flexible when our members need it the most.

Check out the 3 case studies below to get a better idea of when we may offer standard terms or apply a short-term reviewable exclusion. These assume the client is applying for a 4 week deferred period.



Case Study 1

Suffered a bereavement 7 months ago. The client was signed off work for 2 weeks by their GP and attended a few counselling sessions.

Indicative decision: standard terms



Case Study 2

Suffered a bereavement 30 months ago. The client took 4 weeks off from work and was prescribed antidepressants, which were taken for 6 months.

Indicative decision: standard terms



Case Study 3

Experienced a relationship breakdown 9 months ago. The client took 4 weeks off from work and attended a few counselling sessions. They initially used sleeping tablets for a few days only.

Indicative decision: Mental health exclusion, which is reviewable in 4 months.



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