

Marketing communication for adviser use

A Guide to Misrepresentation

How honest applications lead to good outcomes



**BRITISH
FRIENDLY**

It feels good to be covered

When it comes to Income Protection, you want to be sure that we're there to support your clients with a personal, professional service that pays out quickly. At British Friendly, we're proud to have paid 94% of claims over the last 20 years.

But let's be honest - no one wants to talk about declined claims. The reality is, they happen, and when they do, the number one reason is misrepresentation. In fact, **almost half (49%) of our declined claims in 2024 were due to missing or incorrect information at application stage**, often related to existing conditions or symptoms that weren't disclosed.

What's the best way for us to work together to ensure your client's claims are successful?

Clearing up common misconceptions

Even with the best intentions, misunderstandings can lead to accidental non-disclosure. Here are some of the most common things we hear, and how you can guide your client in the right direction.

"I've recovered, so I don't need to disclose this condition"

This is great news, but in most cases there's a timeframe for the condition. Be sure to read the question carefully. For example, it might ask, "in the last 5 years have you..." and if your client isn't sure, it's safer to include it.

"My symptoms started after I submitted my application"

Make sure your client is aware that it's important to tell us about any changes to their health or circumstances until the policy has been accepted and started.

"I thought the insurer would see my medical records, so my answers didn't matter"

We work on 'good faith' meaning we can accept applications based on your client's disclosures. We don't automatically write to your client's GP, so what they tell us really does matter.

"I'm not sure on my height and weight, I'll take a guess"

This information needs to be accurate, so if your client isn't sure then give them the time to check. Incorrect details can result in cancellation or reduced benefit at claim.

"I didn't see a doctor, so I didn't think it was relevant"

Even if they didn't seek medical advice, symptoms still need to be disclosed. It's about understanding their overall health - not just diagnosed conditions.

"I don't have a diagnosis, so I don't know what the problem is"

Your client must still disclose this - even without a diagnosis, we need to know about symptoms, any tests or investigations, or if they're waiting to see a specialist.

"I didn't take any time off work, so why does it matter?"

Whilst the policy covers your client for time off work, we need to understand your client's health as a whole so it's important for them to be open and honest.

Helping your client disclose the right information

Example conversation:

Adviser:

“Before we go through the health section, it’s important you listen to the questions carefully and the time period they cover. If there’s a question you should answer “yes” to, even if you’re fully recovered, you’ll still need to mention it. This ensures your cover is appropriate and provides you with the necessary protection.”

Client:

“Oh right, I thought if it’s all sorted now, it wouldn’t matter. I had some physio for my shoulder about two years ago, but it’s been fine since.”

Adviser:

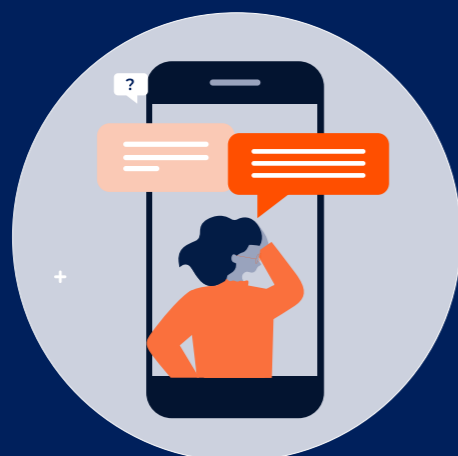
“Thanks for telling me, that’s exactly the kind of thing we want to include. It might not affect your application, but it’s important to show you’ve been open. That way, if you ever need to claim, the claims process will be as smooth as possible.”

Client:

“Got it. I also had some stress at work about four years ago, but I didn’t take time off or see anyone about it.”

Adviser:

“It’s great you’re mentioning it. Even if you didn’t see a GP, it’s still worth noting. Insurers look at your overall health picture, so being transparent now is key to avoiding complications down the line.”



Helping your client with their application



Your client is investing in income protection through their monthly premium, so ensuring their application is accurate and complete is essential. A well-prepared application means a smoother claims process.

By focusing on clarity and thoroughness with your client during the application stage, you help safeguard their financial security at a time they need it the most.

Set expectations early – Explain the types of questions we ask, and the importance of being open.

Check for understanding – Send your client a copy of their application. Encourage them to carefully check their responses for accuracy.

Use simple language – your client may not be familiar with Income Protection, or English may not be their first language.

Listen carefully – answers such as ‘no more than usual’ or ‘I don’t think so’ may need to be explored further.

If in doubt, write it out – It’s better to include something that isn’t needed, than it become misrepresentation down the line.



We're here for pre-sale support

There's no 'one size fits all' approach to Income Protection and our team are here to help from the moment you meet your client.

We have a wide range of tools on our dedicated Underwriting webpage including our:

[BMI Guide](#)

[Occupation Guide](#)

[Hazardous Pursuit Guide](#)

[Type 2 Diabetes Pre-Sale Form](#)

[Data Capture Form](#)



Get in touch at pre-sale@britishfriendly.com or call us on 01234 348007.

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