

Help us to help you

Here's a quick handy guide highlighting some of our pre-sale underwriting hints and tips.

Please remember to confirm the Product and deferred period you are looking to apply for.

Medical disclosures, what we need to know:

- ✓ Any medical conditions your client has
- ✓ Date of diagnosis
- ✓ Details of symptoms (including date of first symptoms, frequency and severity and date of last symptoms)
- ✓ Details of any treatment / medication
- ✓ Are there any outstanding investigations, further treatment or planned surgery?
- ✓ Any time off work?

If you have an occupation question, we'll need to know:

- ✓ At what height is your client working at?
- ✓ Is your client working outside at heights above 40ft?
- ✓ The average hours spent each week working at height above 40ft
- ✓ The maximum height worked
- ✓ If they have manual duties, what % of time do they spend doing them?
- ✓ Whether the client is looking for age-costed or level guaranteed premiums

If your client is driving for a living, we'll need to know:

- ✓ How many miles does your client drive a year?
- ✓ Whether the client is looking for age-costed or level guaranteed premiums

If a hobby / hazardous pursuit query

- ✓ What level they participate in? Do they participate as an amateur, semi professional or professional? (Semi or professional means engaging in sporting activities for which a salary, sponsorship, a benefit in kind, payment of expenses or financial support of any kind is received)
- ✓ How often does your client participate?
- ✓ Do they take part in competitions?
- ✓ Types of events or specific activities your client takes part in
- ✓ Difficulty level / heights and altitudes of climbs, diving depths where applicable
- ✓ Have they had any injuries as a result of their hobby in the last 3 years?