

Q & A

with Steve, our Medical Underwriter

This Q&A covers some of the common questions that come up throughout the underwriting process, our approach at British Friendly and how we can help to put your clients on risk quickly and easily.



Tell us about the Underwriting Team at British Friendly, what support can you offer intermediaries?

Our team of underwriters are always available for pre-sales queries and to provide references to aid consistency, I'd always suggest e-mailing for presales enquires where the medical history of the client is more complex. Our e-mail address is underwriting@britishfriendly.com or give us a call on **01234 358344**.

GP Reports

How regularly do you chase the GP surgeries for GP reports?

The first chase is 2 weeks after the surgery sends confirmation of receipt then regularly thereafter.

How quickly does British Friendly normally get a confirmation of receipt? Are the GPs quite prompt or do you have to chase that too?

These requests always depend on the surgery but we will always chase daily until we've got confirmation of receipt.

Why does British Friendly wait 2 weeks and not 1 week to chase? Is that something the Society agreed with the surgery or just industry best practice?

Usually because once we've got confirmation of receipt most GP reports will come within that timeframe, those that don't, will then get chased every few days after the 2 weeks.

Is British Friendly still requesting GP reports during the pandemic?

Yes, although we do whatever we can to avoid the need to request one. We actually haven't seen a significant number of cases that have been delayed due to the pandemic so far.

What is the benefit to intermediaries of requesting a Telephone Interview?

The TI is conducted through Morgan Ash and with a qualified nurse practitioner, so the questions are more thorough and there is less of a need to go back to the client for further information, saving you going through the online application process. It also takes the pressure off you asking sensitive medical questions if you're uncomfortable doing this or if you know your client has a very sensitive or complex history.

If an intermediary selects the TI option – will it also mean British Friendly won't need to request a GP report?

Some medical conditions will always require a GP report, however, for the majority of cases it will cut down the chance of us needing to request one.

Specific Medical Conditions

What is the Underwriting stance for people with Hypertension or High Cholesterol? What terms are likely to be offered for these clients?

There are a number of possible outcomes depending on individual circumstances. Standard terms would typically be offered if the client's condition is consistently well controlled on minimal medications and there are no other red flags. A loading could be applied if there are other Cardiovascular disease risks such as smoking, BMI, family history, if they are young when diagnosed, postponement if recently diagnosed or until well controlled and maintained. We may decide to decline if the condition is poorly controlled and/or there are a significant number of other red flags.

What age readings can British Friendly accept for both blood pressure and cholesterol?

For both, to accept from an application or TI we will require an up to date reading within 12 months but whether we go for a nurse screening or GP report will be on individual consideration of the other risk factors as mentioned previously. If the readings are over 12 months old it will mean additional evidence is required. We will accept home blood pressure readings in the disclosure however we do treat them with caution due to possible inaccuracies with the home monitor.

BMI

When does British Friendly start loading for BMI and what is the maximum BMI the Society would accept?

For ages 30 and under we will start loading at a BMI of 33. A screening would be required once BMI hits 35 and any BMI of 39 and above would be declined. For ages 31-39 ratings will start with a BMI of 34, screenings with a BMI of 36 and any BMI of 40 and above would be declined. For ages 50 and above, ratings will start at a BMI of 36, screenings at a BMI of 38 and a BMI of 49 and above would be declined.

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Mental Health

What are the likely terms for clients with previously diagnosed Mental Health conditions?

There are a number of possible outcomes; standard terms are possible for mild symptoms that were suffered over 5 years ago and no ongoing medication since then. Bereavement can be accepted on standard terms 3 years after the event. Any mental health conditions triggered by work will always be excluded. Postponements are possible if the applicant is recently diagnosed or in the event of a recent flare up. Clients with chronic or recurrent episodes, inpatient medical prescription, excessive time off work, self harm/suicide attempts and other lifestyle concerns such as excessive alcohol or drug use are likely to be declined. This is common across the industry due to the added risk these factors pose. All other cases are likely to have a mental health exclusion applied.

Is a GPR always required for applicants with mental health conditions?

Not always, we will try to underwrite based on the application however there is a possibility depending on the history disclosed.

We hope this Q&A session given you a greater insight into our underwriting process here at British Friendly and will help you secure Income Protection cover for more of your clients. For any further underwriting queries do feel free to e-mail our underwriting inbox at underwriting@britishfriendly.com or give us a call on 01234 358344. More sales tools and support materials can also be found on our Adviser Toolkit at advisers.britishfriendly.com. Thanks for joining us!

Quick Fire Round

Can exclusions in terms offered be reviewed at a later date?

Yes if applicable, we can offer to review exclusions.

Are there premium discounts for certain exclusions?

Yes, any Mental Health or spine exclusions will come with a 10% premium discount.

Is there any flexibility on spinal exclusions?

There is. Where appropriate we will apply spine exclusions to the specific area of the back affected, rather than excluding the entire spine (subject to other influencing factors such as occupation, DP, severity of symptoms and the exact diagnosis).

Does British Friendly typically charge extra premiums to smokers?

No, we don't charge smoker rates.

Are there any conditions that would mean the applicant would be declined cover?

Sadly we wouldn't be able to offer cover to applicants who have suffered any h/o heart attack, TIA or a stroke.

Is there anything applicants will need in terms of medical information to apply for Income Protection cover with British Friendly?

Yes, applicants must be UK residents for at least 3 years prior to their application and have been registered with a GP in the UK for 3 years

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It feels good to be covered