WORKING TOGETHER TO AVOID MISREPRESENTATION.

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WORKING TOGETHER.
Paying claims and building a good reputation for insurance is best achieved by working together.

- **WE** make sure the questions in our application forms are as simple as possible.

- **YOU** make sure your customer takes enough time to think about the questions we ask. Ask them to think about their health beforehand if you can.

- **YOUR CUSTOMER** answers the questions accurately.
GROUND RULES.
Make sure your customer considers each question carefully.

- Ensure they know that their details are treated with confidence and stored securely. Only a small number of authorised staff has access to their answers.

- Every customer must answer all the questions themselves, not on behalf of someone else.

- Don’t lead the customer.
TIPS TO AVOID MISREPRESENTATION

CHECKLIST.
The questions we ask depend on which plan your customer wants to buy. For instance, questions are a bit more detailed when the customer buys Critical Illness Cover or Income Protection Benefit plans.

• Your customer only needs to tell us things that we ask about. Some of the questions relates to a time period. So your customer only needs to tell us about anything relating to the question within that timeframe e.g. the last twelve months. We do this to help customers.

• We understand some subjects can be sensitive, but withholding details may mean we cannot pay a claim or have to reduce the amount we pay.

The following 4 slides are about some of the subjects covered in most application forms.
ALCOHOL AND SMOKING.
We need to know how often customers drink alcohol, and how much they drink. We also need to know if they have been referred for help to deal with alcohol consumption, or if they have been told to cut down their drinking because it is too high.

Your customer must disclose if they have smoked any cigarettes, cigars, a pipe or used nicotine replacements during the last twelve months, even if they only smoke occasionally.
HEIGHT AND WEIGHT.
Please ask your customer to think carefully about their height and weight. It’s very common for doctors and nurses to ask patients this, so it should be something most customers are familiar with. Customer weight is one of the areas where we sometimes get inaccurate information.

If your customer is uncertain of their current weight please ask them to weigh themselves.
HEALTH.
Please ask your customer to think carefully about their health, especially for things that no longer have symptoms. A good example is high blood pressure. It is usually symptomless, but it is important to wellbeing and health. Remember the timeframe that the question applies to. We ask about high blood pressure during the last 5 years.

Depression and other mental illness are areas that may be sensitive, but they are important for your customer to tell us about. We have robust systems guarding your customer’s personal information. Access is tightly restricted.
FAMILY HISTORY.
Not all customers will be asked about their family history. When they are, we only ask about specific illnesses that their natural parents, brothers and sisters have had before age 60. Illnesses covered include heart attacks and cancer.

Some customers may have lost touch with family members. We understand that. They only have to tell us about things they are aware of. A “don’t know” option is provided for customers that cannot tell us about illnesses in any of their immediate family.
SAFETY NET.
Just in case your customer forgot something when they filled in their application form, we provide a summary. This is called a Checking Your Details (CYD) form. It lists all the questions we asked and the answers your customer gave. Please make sure all your customers read it, then sign and date it, and return it to us. It’s there to help them. Amending and returning the CYD form, reduces the risk of misrepresentation and helps ensure the adviser is not held responsible by the customer for us not paying a claim.