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Your underwriting guide

For those switching to Healthier Solutions, our private medical insurance product for individuals and their families.

Effective from 1 November 2020



This is your underwriting guide for individuals switching to Healthier Solutions. This guide provides key information that will help support your pre-sales quote conversations with clients.

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Non-disclosable conditions and treatments

This section lists scenarios where customers do not need to disclose items in their medical history, which ordinarily they would have mentioned on their Switch declaration.

In addition, please note that customers do not need to disclose any condition for which they already have an exclusion applied to their policy.

Disclosures that **don't** need to be declared on our switch declaration

- Advice relating to routine dental or visual maintenance
- Asthma managed by a GP and hasn't required hospital admission or oral steroids in the last year
- Cold and flu lasting less than 3 weeks
- Fungal infections
- Fracture repairs (except for spine, skull, pelvis or femur) with no remaining pins or plates, and with no further surgery or investigations planned.
- Hayfever
- High blood pressure and/or high cholesterol diagnosed more than 3 months ago and only ever GP managed, requiring no change in treatment or frequency of monitoring within the last 12 months
- Inoculations
- Oral Contraception and HRT
- Physiotherapy (unless relating to skull, spine, pelvis or femur) more than 6 months ago with no need for specialist intervention and no remaining symptoms.
- Pregnancy checks or childbirth without residual complications
- Prescribed or over-the-counter medication where you took it for 3 weeks or less
- Regular medication checks where no change to treatment was recommended
- Sinusitis
- Underactive thyroid
- Well man or woman checks that did not result in treatment or abnormal results

Disclosures that don't need to be made on switch application **if**:

A full recovery has been made and

No further appointments are planned or have been recommended

- Acute ear infections
- Acute eye infections
- Adenoidectomy
- Appendectomy
- Bacterial infections not requiring specialist intervention
- C-section
- Food poisoning
- Grommets
- Hysterectomy (not relating to cancer)
- Ingrown toenails
- Keyhole gall bladder removal due to gallstones
- Pregnancy related raised blood pressure, hyperemesis or gestational diabetes
- Tonsillitis
- Tonsillectomy
- Wisdom teeth removal

Non-disclosable conditions and treatments cont.

Disclosures that don't need to be made on switch application **if**:

Condition/symptom started more than 3 months ago

GP managed only

No appointments are planned or have been recommended

- Acid reflux, Indigestion Heartburn
- Cystitis and urinary tract infections in females
- Carpal tunnel syndrome (CTS)
- Cellulitis
- Dupuytren's Contracture and trigger finger
- Endometriosis
- Gallstones
- Frozen shoulder
- Gout
- Haemorrhoid/pile
- Headaches
- Hernia
- Hiatus Hernia (and you don't have Barrett's oesophagus)
- Kidney stones
- Iron Deficiency anaemia related to diet, pregnancy or heavy periods
- Labyrinthitis
- Meniere's
- Polycystic ovarian syndrome (PCOS)
- Psoriasis (unless linked to psoriatic arthritis)
- Tennis elbow
- Tendonitis
- Tinnitus

Standard policy exclusions: These are some of the conditions and treatment that the policy does not provide any cover for. Therefore, they do not need to be disclosed on the Switch declaration

- Birth control
- Cosmetic treatment unrelated to cancer or the effects of an accident
- Infertility treatment
- Psycho-geriatric conditions (e.g. Alzheimer's disease, dementia)
- Sexual dysfunction
- Sleep disorders and sleep problems
- Warts, verruca's and skin tags

Pre-sales information

Our aim is to provide you with a clear indication of our underwriting stance as quickly as possible. Therefore, the more detail that you can provide in relation to your customer's state of health, the more likely it is that we will be able to give an accurate pre-sales indication without the need for you to go back to your customer for further information

We recommend that you complete the underwriting query form which should mean you will get an indication of terms quicker.

[Download Underwriting query form](#)

Heart health information

In order to better assess the customer's overall cardiovascular health, we have added a subset of questions for diabetes and certain cardiovascular disclosures. By providing more detailed information here, we can better understand their level of risk and determine whether we may be able to apply more favourable underwriting terms.

The 'heart health' information that we will require is as follows:

- Age
- Sex
- Height
- Weight
- Smoker status (non-smoker, ex-smoker, less than 10 cigarettes per day, 10-19 per day, 20 or more per day, e-cigarette or vape user – if the customer uses e-cigs/vapes AND tobacco products, please use the tobacco product that applies to them)
- Does the customer have:
 - Type 1 diabetes?
 - Type 2 diabetes?
 - High blood pressure? (please provide the latest reading if known)
 - High cholesterol? (please provide the latest reading if known)

The disclosures that this will apply to are:

- Type 1, type 2, latent onset diabetes
- IGT (impaired glucose tolerance)/pre-diabetes
- Raised blood pressure or cholesterol (where treatment and/or review have changed in the last 12 months, diagnosis was in the last 3 months, or the customer has been advised to see anyone other than their GP)
- Atrial fibrillation or other arrhythmias
- SVT (supraventricular tachycardia) or paroxysmal tachycardia
- Palpitations and non-specific feelings of irregular heartbeat
- DVT (deep vein thrombosis) or blood clots

Diabetes

Apart from diabetes in pregnancy with a full recovery, all forms of diabetes need to be declared as part of our switch declaration criteria. Specific additional questions will be required for all disclosures of diabetes given the associated cardiovascular risk and potential complications that can develop so full underwriting consideration needs to be given.

Underwriting terminology explained

CSE – Condition specific exclusion (additional exclusion applied following our switch declaration criteria).

CME – Continued medical exclusions.

CMORI – Continued moratorium.

MHD – Medical history disregarded.

Treatment

Surgical or medical services (**including diagnostic tests, medication, physiotherapy and homeopathic treatments**) that are needed to diagnose, relieve or cure a disease, illness or injury.

Active treatment

Treatment prescribed immediately for the cure of the disease or injury or in relation to an acute episode, rather than any routine or planned treatment:

E.g. a nebuliser prescribed in hospital for an acute asthma attack would be active treatment, whereas a regular preventative inhaler would not.

Advice

Any of the following from a **GP** or **specialist**:

- consultation
- advice, or
- prescription

Pre-existing condition

Any disease, illness or injury for which:

- you have received **medication, advice or treatment before** you joined the policy, or
- you have experienced symptoms whether the condition has been diagnosed or not **before** you joined the policy.

Regular drugs/medications

Long term medication taken for maintenance control of a chronic condition e.g. PPIs (proton pump inhibitors) to control acid reflux resultant from a hiatus hernia.

- Please note we do not cover drugs or dressings for you to take home from hospital.

- BUT: We do cover drugs and dressings that are needed during, and immediately related to, chemotherapy or radiotherapy.

Routine consultations

Regular planned check-ups for a chronic condition where you are likely to need treatment.

Symptoms

Any feeling of illness or physical or mental change that is caused by a particular disease.

Underlying cause

– Where possible, please advise the cause, not the symptom, e.g. chest pain, is it a pulled muscle following a gym session or is it related to a cardiovascular issue?

Please see the Healthier Solutions terms and conditions for further information.

If you have any questions please speak to our Trading Centre team on **0800 158 3348**.

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