

# A friendly approach to Underwriting

At National Friendly we aim to offer terms to clients who would normally be refused, as we believe some cover is better than no cover.

- We review exclusions after an agreed amount of time with underwriters.
- STP rate of 65%.
- We consider some oil rig and offshore workers.
- We also don't ask any height questions for occupations that involve working at heights.
- We consider BMI up to 40.9.
- If you have clients using zero nicotine vape for 12+ months we will class them as a non-smoker.
- We allow up to 4 exclusions.
- And we've been by our members' sides for over 155 years, building our expertise and proving our resilience.



## Women's Health



We look at offering cover to women with Cin1/low level abnormal smears depending on check-ups being up to date and how often they're required.

Favourable terms available for women who suffer with anaemia due to menstruation.

For adviser use only.

## Long term illness



We can offer cover for well controlled Type 2 Diabetes.

We can consider Ulcerative Colitis and Crohn's Disease when on immunosuppressive treatment and TNF treatment.

We can consider Single Vessel Heart Disease, if there's no history of other heart issues.

We can offer cover for HIV patients.

We can consider clients with family history of Huntington's, Cardiomyopathy and Polycystic Kidney Disease if they've had a negative test.

We will consider some breast cancers after 2 years after treatment and some prostate cancers after 6 months after treatment.

## Mental Health



We consider mental health conditions including bipolar and PTSD.

For more mild mental health conditions, we also consider a loading rather than an exclusion (you'd need to call and speak to us rather than take off application decision).

## Get in touch with us

-  Call 0333 014 6244
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