

Frequently asked questions:

Underwriting

1. Smoking

Q What do I disclose if my customer smokes on an occasional basis?




If your customer has smoked in the last 12 months then you will need to disclose them as a smoker, as seen in the help-text.

Quote help text

Your client is classed as a smoker if they have smoked or used any tobacco related products (including nicotine patches or e-cigarettes) within the last 12 months.

When presented with the smoking consumption question, if your customer smokes less frequently than daily, then please enter '0' in the below three answer boxes.

What is your average daily consumption of the following over the last year?

	Cigarettes	<input type="text" value="eg 1."/>
	Cigars	<input type="text" value="eg 1."/>
	Other tobacco (in grams)	<input type="text" value="eg 1."/>

Q What do I disclose if my customer vapes or uses other tobacco related products?




If your customer has vaped or used other tobacco related products in the last 12 months then you will need to disclose them as a smoker, as seen in the help-text.

Quote help text

Your client is classed as a smoker if they have smoked or used any tobacco related products (including nicotine patches or e-cigarettes) within the last 12 months.

When presented with the Smoking consumption question, please enter '0' in the below three answer boxes.







What is your average daily consumption of the following over the last year?

	Cigarettes	<input type="text" value="eg 1."/>
	Cigars	<input type="text" value="eg 1."/>
	Other tobacco (in grams)	<input type="text" value="eg 1."/>

2. Editing disclosures post-decision

Q When I need to make multiple edits, how can I stop being taken to the results screen after every edit?

When you go back into the application, once you've made the relevant edit you can select the 'Section' sidebar (see screenshot) to navigate around the application in any order you wish, rather than selecting 'Next'. Once you've done your final edit, select NEXT to take you back to the results screen.

-  Personal details
-  Your mental health
-  Your physical health
-  Your physical health continued
-  Your general health
-  Lifestyle

3. Medical disclosure

Q What if the medical disclosure I'm trying to make isn't showing in the typeahead search?

When you're making a disclosure and it's not showing in the typeahead search, it may be because the spelling is incorrect or potentially a rare condition that isn't in the UnderwriteMe list of 'conditions'.

In this example, if you misspell 'bowel disorder' as 'bowl disorder' it won't be shown in the typeahead search.

The screenshot shows a form with three questions. The first question is "What condition(s) have required treatment for 4 weeks or more?". A dropdown menu is open, showing a list of conditions: Bowl disorder, Bone disorder, Bowel disorder, Mood disorder, Womb disorder, Blood disorder, Disc disorder, Knee disorder, Neck disorder, and Degenerative disc disorder. The text "Bowl disorder" is entered in the search box. A callout box on the right says "If you need to, you can enter more than one item. A list of possible options will be shown as you type." The second question is "Have you had any of the following conditions in the last 3 months that you haven't seen a doctor? You don't need to include them." The third question is "Any lump, growth or..."

If you immediately correct it, you can see 'bowel disorder' is listed and can be chosen:

The screenshot shows the same form as above, but with the dropdown menu updated. The text "Bowel disorder" is now entered in the search box. The dropdown menu shows: Bowl disorder, Bone disorder, Blood disorder, Brain disorder, Degenerative joint disorder, Functional bowel disease, and Inflammatory bowel disease. The text "Bowel disorder" is highlighted in the dropdown. A callout box on the right says "If you need to, you can enter more than one item. A list of possible options will be shown as you type." The first question now has a checkmark icon in a teal box to its left. The second and third questions are the same as in the previous screenshot.

If you don't correct the spelling, or are disclosing a rare condition that isn't in the UnderwriteMe list of 'conditions' – in this example disclosing "**Condition X**", you can still disclose it and will be asked further questions:

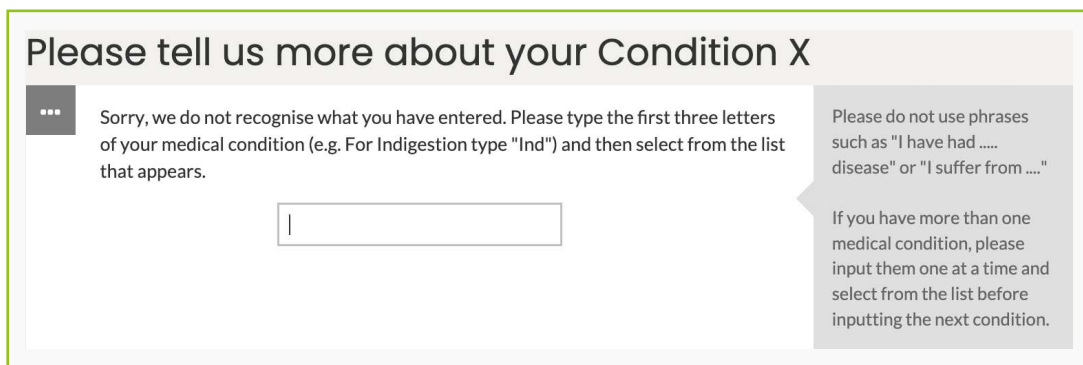


What condition(s) have required treatment for 4 weeks or more?

Condition X

If you need to, you can enter more than one item. A list of possible options will be shown as you type.

Firstly, you'll be presented with the following that confirms your disclosure isn't recognised and guides you on how best to attempt to re-disclose it.



Please tell us more about your Condition X

Sorry, we do not recognise what you have entered. Please type the first three letters of your medical condition (e.g. For Indigestion type "Ind") and then select from the list that appears.

Please do not use phrases such as "I have had disease" or "I suffer from"

If you have more than one medical condition, please input them one at a time and select from the list before inputting the next condition.

If at this point your revised disclosure is a match to UnderwriteMe's list of 'conditions', you will be routed to the dedicated set of questions for your disclosure.

If, however, you retain your original disclosure or the revised spelling still doesn't match UnderwriteMe's list of 'conditions', you will be asked a number of questions covering the following:

o If you're awaiting hospital referral, investigation or surgery.

If you're not, you'll also be asked:

- o Date of first symptoms
- o Date of last symptoms
- o Fully recovered
- o Currently on treatment
- o Restrictions to your day to day activities or pastimes
- o Time off work

Your best-case decision will be a Refer to the chosen insurer, allowing their underwriters to assess the disclosures made.