



TOP TIPS

from Underwriting

We want to ensure that your clients' application for Income Assured Plus goes as smoothly as possible and that they get the best terms possible. To achieve this please follow these simple tips.

Submitting an Application form

- Send any applicable supporting questionnaires at the same time as the application form. They can be obtained from our website (www.cirencester-friendly.co.uk/Documents.asp) or from our Customer Services Department on **0845 603 8085**.
- Complete all questions as fully and accurately as possible.
- Ensure where applicable answers contain sufficient detail e.g. instead of 'Knee pain' specify 'Knee pain in left knee'.
- If your client answers 'yes' to a medical question, ensure as much further relevant information is provided as possible. Include details such as dates, duration, frequency, treatments, possible causes, time off work, details of tests or investigations (including when they were done, why, by whom and the results if known), current condition and whether a full recovery has been made.
- If your client is unsure of the exact dates that an illness or accidental injury occurred, please encourage them to provide approximate dates e.g. 'Approx 2003/4'.
- Make sure that answers on questionnaires are consistent to those given on the application form.
- Ensure that **ALL** forms, statements and questionnaires are completed as fully and accurately as possible, signed, dated and returned to us with the minimum of delay.
- Even if you think that we might not need to know about a particular condition or illness it is better to tell us about it and let us decide if it is relevant or not so as to avoid the risk of a claim being rejected due to non-disclosure.

To find out what we need to know or to discuss a specific case, call us in Underwriting - we are here to help and will be happy to discuss a case with you. We can tell you if terms are likely and on what basis.

Phone us on 01285 652492 Ext 211 or email underwriting@cirencester-friendly.co.uk

As the contract contains an investment option, business will only be accepted from intermediaries regulated for investment business.

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