



# Vitality Underwriting.

## We're still open for business. Updated May 2021.

Vitality is still open for business following the ongoing COVID-19 pandemic which has affected us all since last year. In our response, we have successfully launched a number of initiatives for our members and advisers to ensure we continue to provide valuable protection for new clients.

During lockdown, our underwriting teams are maintaining service levels in line with our Personal Underwriting Promise and we remain committed to delivering on our core purpose of enhancing and protecting clients lives.

### Our Personal Underwriting Promise

- Indicative terms online within five minutes
- Manual underwriting decisions within six working hours
- Instant medical results with Vitality nurses and evidence analyser

### Vitality Nurses

Under the latest guidelines from the UK and Scottish Governments, Vitality continues to maintain nurse screening services.

The Vitality nurse team are fully operational, MSS continue to support nurse services in Scotland and some out of coverage areas.

Nurses will continue to mitigate any risks with fully equipped PPE & pre-screening scripts for each face-to-face appointment.

Vitality continues to maintain as normal a service as possible but also asks for your patience in the service challenges that may arise.

Please check our [COVID-19 Adviser FAQs](#) regularly for any updates on our Nurse services or contact your Vitality Business Consultant if you have any questions.

### Medical Reports

We are continuing to request GPR reports as per our current processes.

### Straight Through Processing

Our online underwriting rules engine continues to accept the majority of submitted applications. With our additional COVID-19 questions we have seen a small increase (3- 4 percent of cases) of applications referred to manual underwriting to be reviewed.

Please note:

- Answering yes to the COVID-19 questions does not mean an application would be automatically postponed - each case is given individual consideration dependent on disclosures
- We continue to support applications from NHS Health workers/Front Line workers who may be in contact with COVID-19 suspected patients and in the majority of cases normal terms are provided subject to the applicant showing no symptoms or self-isolating
- Anyone travelling overseas for any duration and any reason (apart from Armed Forces personnel) will be postponed in view of the current climate regarding COVID-19
- If a client has been advised by her GP to self-isolate purely due to the fact that she is pregnant and can answer no to the COVID-19 application questions we can allow at standard rates.

## Pipeline cases

For all pipeline cases where medical or virtual screenings cannot be completed, we will be contacting advisers regarding options for going on risk. We will also be deploying our Vitality Nurses to gather information directly from applicants.

## Manual Underwriting

We continue to deliver excellent turnaround times for manual underwriting in line with our Personal Protection Promise.

## Non-standard Terms

Where terms are not standard we are issuing a personal email to advisers explaining the rationale for the non-standard terms. Advisers are being encouraged to contact our underwriters directly with any additional queries they have on these cases. Our underwriters are also able to have Microsoft Teams meetings with advisers to discuss underwriting decisions more fully.

## Non - medical Limits

If medical screenings are unavailable, we will offer 'buy down' of cover where there are no disclosures on the application which warrant medical investigation and are being requested solely on the basis of age and sum assured.

Our underwriters will let advisers and their sales representative know this when they underwrite a case. Advisers are also being informed that they can increase cover in future via our standard servicing process.

## Non-medical limits

### Life

UW Information	Screening Info.	Age band 1 Up to 40	Age band 2 41 - 50	Age band 3 51 - 60	Age band 4 61+
Application, Confirmation Schedule	Nil	up to £700,000	up to £500,000	up to £300,000	up to £100,000

### Serious Illness Cover

UW Information	Screening Info.	Age band 1 Up to 40	Age band 2 41 - 50	Age band 3 51 - 60	Age band 4 61+
Application, Confirmation Schedule	Nil	up to £500,000	up to £300,000	up to £150,000	up to £75,000

### Income Protection (deferred periods of 3,6 & 12 months)

UW Information	Screening Info.	Age band 1 Up to 40	Age band 2 41 - 50	Age band 3 51 - 60
Application, Confirmation Schedule	Nil	up to £3,000	up to £2,000	up to £1,500