

# Vitality Underwriting.

## Open for Business.

Vitality is very much open for business and taking a calm and knowledge-based approach in our response to the COVID-19 pandemic, working closely with the authorities and experts. We have successfully launched a number of initiatives for our members and advisers and are working hard to ensure that we continue to be able to provide valuable protection for our new clients.

Our underwriting teams are ensuring that we maintain service levels and deliver on our core purpose of enhancing and protecting clients' lives. Understandably during this pandemic we have had to adjust some of our activity to navigate these uncertain times and the potential delays in receiving GP reports for underwriting purposes.

### Vitality Nurses

Unfortunately to protect our clients and our Vitality Nurses we have suspended this face to face service at the current time. However, our nurses are being redeployed to assist clients and advisers through the underwriting process. This is being kept under regular review.

- **Big T** - is still fully operational. Our Vitality Nurses are continuing to call clients and take them through the medical question set and submit the applications.
- **Little T** - medical tele underwriting - this service is fully operational and our Vitality Nurses are calling clients to complete the necessary questionnaire to ensure the application can be underwritten.

### Virtual Screenings in partnership with Medical Screening Solutions

As we're unable to arrange face-to-face Vitality Nurse Screenings as a result of the situation surrounding COVID-19, we're now able to request Virtual Screenings for certain clients.

**Please note that virtual screenings will not be able to be performed on all applications that we may have previously performed Vitality Nurse face-to-face Screenings for.**

Our new Virtual Screens can be performed on:

- **Life Cover** - This is only available on Term Life and for clients who are aged 60 and below. In these cases we'll also be requesting a GP Report in all instances. **The Virtual Screenings are not available for Whole of Life applications.**
- **Income Protection Cover** - this is only available for clients aged 50 and below. In addition, the total benefit amount must be £50,000 per annum or less.
- **Life and Income Protection Cover** - available on applications with the same criteria specified above.
- **Serious Illness Cover** - for applications with Serious Illness Cover exceeding non-medical limits, Virtual Screenings will not be available. The Virtual Screenings may be available on limited applications up to non-medical limits, for example when only a HIV test is required.
- **Blood Tests** - For applications where we require specific blood tests we will be able to request these based on information set out within the underwriters assessment of the risk.

Our Vitality Nurse Team will work in partnership with Medical Screening Solutions to coordinate the Virtual Screenings. In order for a Virtual Screening to be undertaken, your clients will be sent instructions along with a kit in the post - so that a finger prick blood test can be carried out. The screenings will also carry out height and weight measurements, cotinine testing and blood pressure readings - which will all be overseen by a Vitality Nurse. If you have any questions, please email: [Presale\\_Underwriting@vitality.co.uk](mailto:Presale_Underwriting@vitality.co.uk)

## 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

We have reviewed all pipeline cases and contacted advisers on cases where we can reduce the sum assured if they want cover to go on risk and we will in future increase the cover via our servicing process when we are back at our full screening capacity. For cases where we do require additional confidential information on pipeline cases our Vitality Nurses have been redeployed to obtain this information directly from the applicant.

## Manual Underwriting

We are delivering excellent turnaround times for manual underwriting. New applications referred to manual underwriting by our automated underwriting rules engine are on average receiving a decision in under four hours. Where requirements are received in underwriting and require manual underwriting this is on average being underwritten in under three hours.

## 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

We are offering to reduce "buy down" of cover on applications we receive where we have no additional disclosures at underwriting and are only requesting evidence based on the clients age and sum assured being applied for.

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