

THE PRACTICAL PROTECTION PODCAST

SEASON 7
EPISODE 4



CONOR D'ARCY



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MONEY AND MENTAL HEALTH



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POLICY INSTITUTE

Practical Protection Podcast - S7 Ep 4 - Money and Mental Health (25 mins CPD) - 9th March

Hi everyone. We have Conor D-Arcy joining us from the Money and Mental Health Policy Institute, talking about their recent 'Written off?' report.

This report is based upon research on how people living with mental health conditions are finding it hard to get insurance. A lot of the difficulties from the research group were to do with travel insurance, but there were issues in protection insurance too.

Premium increases and exclusions were of course high up on the issues that people faced, but it wasn't just that these were there, it was the lack of transparency in the decisions that people found really hard. We discussed how 3 in 10 people haven't disclosed their mental health fully in insurance applications, with worry of what it could do to the terms. This is incredibly worrying as we all know that this could well mean that the insurances are invalid, something that none of us want to see happen.

We talk about the significant improvements in mental health underwriting in the protection space, with me sharing my experience of applying for life insurance in 2010 vs now with some cover I'm going for. There really has been huge changes but at the moment it doesn't seem like we are getting the right messages out to the public and these important organisations.

Listen to the episode here: <https://practical-protection.co.uk/money-and-mental-health/>

The next episode of the season will focus upon the importance of Trusts and Charlotte Rogers will be joining us to share her personal story of the impact of a missing Trust, plus how it has pushed her as a protection adviser to promote this valuable part of advice.

If you want to know more about how to arrange protection insurance, take a look at my new Protection Insurance in Practice course [here](#).

Don't forget to claim your CPD certificate once you have listened to this episode: <https://practical-protection.co.uk/claim-your-cpd/>

Our certificates are accredited by CPD UK, through our sponsor [Octo Members](#).

Please don't worry if your work systems are not keen on the CPD form (it's a google form). Contact me on social media or through the website and I will be able to issue the certificate directly to you.

If you want to know more about my protection training course (13 hours CPD) and protection competency exam (1 hour CPD), please feel free to get in touch.

Kathryn Knowles, Managing Director, Cura Financial Services Ltd