

New Updates to Our Harder to Insure Clients Information



We've made it easier to help more of your clients get insured!

At Holloway Friendly, we believe that **income protection should be available to as many people as possible** – including those who might find it harder to get insurance elsewhere. Whether it's due to their job, health, hobbies, or lifestyle, we understand that some clients need **a more flexible, personalised approach** to underwriting. That's why we've updated our **Harder to Insure Clients** information to provide even greater clarity and support for advisers like you.

Who does this apply to?

Some clients face extra challenges when applying for income protection, including those who:

- **Work at heights**
- **Have a higher BMI**
- **Have complex medical conditions**
- **Take part in high-risk hobbies**
- **Have ADHD or autism**
- **Have mental health conditions**

We **assess every client as an individual** – rather than taking a one-size-fits-all approach. Our goal is to **help you find the best possible cover for your clients**, even in cases where other providers might say no.

What's new?

- **More details on what we need to assess applications** – ensuring a smoother process for you and your clients.
- **Clearer guidance on pricing and how we make decisions** – so you know what to expect upfront.
- **A refreshed, adviser-friendly approach** – making it easier than ever to navigate our underwriting criteria.

Find out more here: holloway.co.uk/underwriting

Got a case in mind? Let's talk!

If you have a client who might need **extra consideration**, our Underwriting Team are here to support you. We're happy to talk through cases, clarify any queries, and work with you to find a solution.

Call us on 01452 782 760 (option 2)

Email us at presales@holloway.co.uk

Together, we can **make income protection more accessible** for those who need it most. Let's get more people insured!