



# Switching your personal customers has never been easier.

The following questions determine if your customer can switch to Vitality and if so, what discount against their current renewal premium we could offer them (and if we would need to add any exclusions).

## QUESTION ONE

In the last three years, have you or any other person to be insured:

- Experienced symptoms;
- Received any advice from a healthcare professional;
- Received treatment or have treatment planned or expected;

For any physical, mental health or psychiatric condition?

**Treatment** - 'medical care (including diagnostics and tests), investigations, surgery, medication (including over the counter), therapy or advice, provided for an illness, disease, injury or ailment'

**Healthcare professional** - any provider of the above services (e.g. GP (NHS or Private), therapist, pharmacist, Consultant, nurse, etc..)

**Planned or expected** - you already have treatment booked, or it would be reasonable to expect treatment, given your symptoms

## QUESTION TWO

ONLY NEEDED IF YOU ANSWER 'YES' TO Q1

When did you or any other person to be insured last experience symptoms, receive advice from a healthcare professional, or receive any treatment (including prescribed or over the counter medication) relating to the following?

- **Cancer**
- **Heart Conditions:** You do not need to tell us about high blood pressure and/or high cholesterol that has never required you to see anyone other than your GP
- **Prostate:** You do not need to tell us about managed BPH (benign prostatic hypertrophy) or other post-treatment benign prostate disease which has been stable for at least 18 months
- **Diabetes:** You do not need to tell us about stable Type II diabetes which meets all of the following criteria:
  - Is without complications,
  - Has been managed exclusively through routine check-ups with a nurse at your GP practice,
  - Has never required inpatient or outpatient hospital care, and
  - Is managed by either diet control or no more than one tablet
- **Mental health, psychiatric or behavioural disorders including stress, anxiety and depression**
- **Back/spinal conditions, including back pain, and symptoms of sciatica such as leg/buttock pain:**  
This excludes fully resolved symptoms which have lasted for less than one week in total, and do not result in any limitation of activity. Recurring episodes of the same condition must be declared even if each episode lasts for less than one week. You must tell us about any current symptoms regardless of how long they have lasted.

- **Arthritis, joint pain or injury:** This excludes fully resolved symptoms which have lasted for less than one week in total, and do not result in any limitation of activity. Recurring episodes of the same condition must be declared even if each episode lasts for less than one week. You must tell us about any current symptoms regardless of how long they have lasted.

- **Admission to a hospital, clinic or other healthcare facility whether NHS or private, for two nights or more for any condition not listed above.**

**You do not need to tell us about:**

- Attendance for normal pregnancy and/or natural childbirth where the stay is longer than five days.

- **Any other condition not declared above. You do not need to tell us about:**

- Single episodes of minor illnesses such as colds and flu which fully resolve within three weeks or less from their beginning.

#### **Time categories for each condition:**

- Currently experiencing symptoms, or treatment or advice is planned, expected, or
- Within the last year, or
- Between one and three years ago, or
- Not in the last three years or never.

**Please advise us the most recent time period for each condition you are currently experiencing, have treatment or advice planned, anticipated or expected and you also had treatment 1-3 years ago, "please select currently experiencing symptoms, or treatment or advice is planned or expected**

#### **MEDICAL INFORMATION YOU DO NOT NEED TO DISCLOSE**

- Acne
- Anaemia – B12/Pernicious
- Asthma managed at primary care level only with no hospitalisation in the last 5 years
- Acid Reflux managed at primary care level
- Conjunctivitis
- Urinary tract infections or cystitis which has been managed at primary care level only and is not under investigation
- Dermatitis
- Ear Infections
- Eczema
- Grommets
- Gout
- Hayfever
- Haemorrhoids/Piles managed at primary care level with medication only
- Hiatus Hernia managed at primary care level with medication only
- Indigestion managed at primary care level and not under investigation
- Sinusitis
- Underactive thyroid
- Oral contraception and HRT
- Prescribed or over the counter medication where you took it for less than three weeks and the condition is fully resolved
- Minor illnesses such as colds and flu which fully resolve within three weeks or less from their beginning
- High blood pressure and/or high cholesterol that has never required you to see anyone other than your GP
- BPH (benign prostatic hypertrophy) or other post-treatment benign prostate disease which has been stable for at least 18 months
- Stable Type II diabetes without complications which has been managed exclusively through routine check-ups with a nurse at your GP practice with either diet or no more than one tablet and has not required inpatient or outpatient care
- Physiotherapy more than 6 months ago, where the condition you required physiotherapy for has fully resolved
- Advice relating to routine dental or optical maintenance
- Treatment that has already taken place relating to the following:
  - gall bladder removal (if due to gallstones)
  - hysterectomy (provided not related to any cancer)
  - Tonsillectomy or adenoidectomy
  - appendectomy
  - wisdom teeth removal
  - fractures (provided no pins or plates are in place) where you are experiencing no symptoms and have been discharged from follow-up six months ago or greater
- Normal and/or natural childbirth where the stay is no longer than 5 days
- Back/spinal conditions, including back pain, and symptoms of sciatica such as leg/buttock pain and arthritis, joint pain or injury, where there has been symptoms which have lasted for less than one week and do not result in any limitation of activity.