

Protection in a changing world

What do we mean by non-disclosure?

Non-disclosure occurs when, before the policy starts, your client fails to fully disclose anything which may be of relevance to their application. This may include a detail in their past medical history, which seems unimportant to your client at the time – however, we would rather they gave too much information than too little. Allow us to decide what is important. If non-disclosure is discovered to have occurred whilst assessing a claim, the amount paid or our assessment to pay the claim at all, may be affected.

The following claims were not paid out, due to non-disclosure:

- A 31-year-old man claimed under 'testicular cancer'. At claim stage, it was discovered that he had previously experienced symptoms, which could be linked to Multiple Sclerosis. Although these are not directly related to testicular cancer, had these MS symptoms been revealed at application stage, this man would have been declined critical illness cover.
- A 44-year-old man claimed under the 'heart attack' definition. It was discovered at claim stage that he had also suffered a heart attack 9 years before, which was not disclosed on his application form. This would have resulted in him being declined critical illness cover.
- A 36-year-old woman claimed under 'cancer'. At claim stage, it was discovered that she has grossly understated her weight on her application form and had also failed to disclose ulcerative colitis. These factors would have resulted in her being declined critical illness cover.

Help your clients to avoid non-disclosure

In order to help your clients as much as possible:

- Highlight the importance of giving full details of their medical history at application stage.
- Make sure that all questions are answered fully. It is far better to give more information than not enough.
- Your client may wish to speak to their doctor before making the application if he/she is unsure about any details.

We have made great improvements to our application form, in order to prompt your client to give as much information as possible. This should further assist you in ensuring full-disclosure and in delivering a better service in the event of a claim.

