



Protection

Diabetes Life Cover puts you in the driving seat

When you have diabetes, taking out life cover can be a long and complicated process. It can feel like things are out of your hands, or that you're being penalised – and we don't think that's right. That's why we've designed cover specifically for people with **type 1 and type 2 diabetes mellitus**.

Our **Diabetes Life Cover** is different from standard life cover because it works flexibly with your health and puts you in control.

Diabetes Life Cover at-a-glance

- ✓ A short, simple application process tailored to your condition.
- ✓ Immediate cover: if your application is eligible, you'll be covered from the moment you apply.
- ✓ We can cover people with high HbA1c levels.
- ✓ If your condition improves and you give us your yearly HbA1c blood test results, your premium can reduce.
- ✓ Access to our Helping Hand support service, where you as a plan owner have online access to a range of hand-picked wellbeing services. You can also speak to a specialist diabetes nurse.

No more waiting around for weeks wondering if you'll get cover

Our application process is specifically tailored to your condition – so we won't ask unnecessary questions. We'll let you know right away if your application is accepted, or if we need more information. Either way, if you meet our eligibility conditions – which check you're not suffering from other serious conditions, such as cancer – you'll be covered immediately.

Capped reviewable premiums mean you're in control

When you apply, we'll ask how well you keep your condition under control. You can give us your latest HbA1c blood test result at this stage if you know it – this helps us work out an accurate premium, tailored to you. If you don't know your result, we'll estimate a price, and adjust it later.

We'll need to see evidence of your HbA1c result within three months of your application. And we'll ask for your test result every year – although you don't need to send it to us if you don't want to. If your result changes, your premium may change too – it could go down if your condition improves. And don't worry, it'll never increase above your original starting amount.

A financial adviser can give you more details about Diabetes Life Cover and help you decide if it's right for you (an adviser may charge for their services).

HbA1c level and how to get it

Every person with diabetes in the UK is entitled to a HbA1c (glycated haemoglobin) blood test every year. This is a vital test that shows your average blood glucose levels for the last two to three months. Your healthcare professional will carry out the test for free at your local surgery or hospital where you'll be asked to provide a blood sample taken from your arm.

Your HbA1c result gives a number that determines whether there are any changes required to your treatment or medication. A high HbA1c means that there's too much sugar in the blood which may result in you being tested more frequently. Speak to your healthcare professional to find out your target level.

Helping Hand is a package of support services and each service is provided by third parties that aren't regulated by either the Financial Conduct Authority or the Prudential Regulation Authority. These services aren't part of our terms and conditions and don't form part of your insurance contract with us, so can be amended or withdrawn at any time. This means that you or your family's access to these services could be amended or withdrawn by us in the future.



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