

# insuring the uninsurable



A selection of case studies, demonstrating the **power of signposting**

[www.curainsurance.co.uk/ifa](http://www.curainsurance.co.uk/ifa)

# HEALTH CONDITION: HIV

When you refer a client to us that is living with HIV there are some key things that we are going to ask you. The main ones are about when they were diagnosed with HIV, what is their viral load and CD4 count.

The viral load tells the insurer how active the HIV virus is, the CD4 count tells the insurer how strong the white blood cells are (the fighting cells!)

We have specific data protection processes in place to support your clients, so that their diagnosis is kept confidential if their GP is not aware of it.



## Case Study:

- 56 year old female
- Non-smoker
- Capital and Repayment mortgage of £251,000 over 18 years
- Has partner and child

## Disclosures:

HIV diagnosis 10 years ago  
Undetectable viral load  
CD4 count close to 500

## Cover Arranged:

Decreasing life insurance of £251,000 over 18 years at a premium of £41 per month.  
Normal Terms.

We can arrange:

- Life insurance, sometimes at standard terms
- Critical Illness Cover
- Income Protection
- Personal, Business and Group Cover





## OCCUPATION: ARMED FORCES

- Life Insurance
- Critical Illness
- Income Protection

Big disclaimer from the start income protection can be available, but it usually isn't. Your client will need to be on secondment within another organisation to be able to be considered for this.

To be able to support your clients we will need to know what their occupation is, if they are on active duty or due for deployment and where they are now.

We do have some specialist options that we can look at for your clients where their occupation and travel does not have an influence upon the life insurance policy terms, but there are some specific medical questions that we would need to go through first.

If your client does have a policy with an increased premium due to their work in the Armed Forces, there are specific forms that they can complete for the Ministry of Defence to reimburse them for the extra cost. We are happy to help them complete these reclaim forms.

### Case Study:

- 35 year old male
- eCig smoker
- Capital and Repayment mortgage of £230,000 over 32 years
- Has partner

### Disclosures:

Machine gunner on chinook

### Cover Arranged:

Decreasing life insurance of £230,000 over 32 years at a premium of £21 per month.

Normal Terms.

 CuraFS

 Cura Financial Services

Call us to see how we can help

**0800 567 7450**

# PASTIMES: ROCK CLIMBING

- Life Insurance
- Critical Illness Cover
- Income Protection

## Case Study:

- 37 year old male
- Non-smoker
- University Lecturer

## Disclosures:

Rock Climbing around the world  
Injury to right shoulder

## Cover Arranged:

Increasing income protection of £2,268 per month with a 26 week deferred period, to age 70. Claim length to retirement and a monthly premium of £31.

1 year with a shoulder exclusion followed by Normal Terms.

When you have a client with a sporting disclosure

there are quite a few things that we need to know to be able to support them.

We are going to be asking about what they are doing, if their sport is in the UK or abroad, if they take part in competitions and how often they are doing it. There are also really specific questions that we will need to ask if they do things like scuba diving, sailing and skiing.

We do have specialist insurers and products that we can talk to where the sport and any travel won't come up in the application, but we just need to check the eligibility factors of these.





# TRAVEL: LIBYA

## Case Study:

- 44 year old male
- Non-smoker
- Has partner and children

## Disclosures:

Contract work to Libya, 6 weeks on 6 weeks off

## Cover Arranged:

£250,000 of life insurance over 20 years at a cost of £21 per month.

Normal Terms

£2,500 per month income protection with a 4 week deferred period, to age 70 and a 2 year maximum claim period.

Normal Terms.



When it comes to client's that are travelling the key things are where, why, how long, are they still a UK tax payer and do they have a UK GP.

We do arrange cover for ex-pats with UK and international insurers, but we are not able to offer advice to client's based within North America.



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