

Underwriting made simple

Introducing Unum's telephone interview service.

Medical underwriting is the term used when we consider a person's medical history before deciding on insurance cover. At Unum, we aim to make this process as easy as possible - leaving you free to get on with your business. If you prefer, instead of completing our traditional application form, you can tell us what we need to know over the phone. You can request a call from one of our fully-trained in-house staff at a time that suits you and the conversation will be completely confidential.

The interview

Once we've received your request, we will contact you or your nominated representative within 48 hours to book a convenient 30-minute slot for the interview.

We want you to be entirely comfortable, so the interview will be an informal conversation where we'll ask you questions that are relevant to your insurance application. Our interviewer will introduce each question for you and guide you towards what information will be most useful to our underwriter – and, importantly, avoid us having to come back to you with further questions.

In the majority of cases, giving us the information we need at the interview stage will also prevent the need for additional medical evidence. So, unless we're considering very high levels of life insurance cover¹, there should be no medical examination and no GP report. If we do need to ask for medical reports, we'll make it clear during the interview and explain the next steps.

Confidentiality

We may record the telephone interview with you to ensure we take up as little of your time as possible. And with our Once and Done approach², this is likely to be the only time we'll ask you to go through the underwriting process.

All calls are treated as strictly confidential and are used for the sole purpose of arranging your cover.

¹ Capital sums of more than £1m – sometimes more than £2m – above the benefit limit set for the policy up to which all who are eligible to be in the scheme are covered.

² Once we have accepted the risk of the full amount of your current cover, you will always be fully covered - even if your salary and the resulting benefit entitlement increase substantially - for as long as your firm's policy covers 20 or more people and members' benefit levels change only in line with salary changes.

To request a telephone
interview please complete the
form on the reverse of this flyer
or
contact us on
0345 601 2177



Telephone interview service request form

I would like a Unum representative to contact me or the person I have nominated below to arrange a convenient appointment for a telephone interview.

Contact details of customer to be interviewed

Name	
Date of birth	
Job title	
Date of joining company	
Date of joining policy	
Scheme defined salary (this is the salary upon which your cover has been based)	
Membership category	
Contact telephone number	
E-mail address	
Name of employer or partnership	
Policy number (if known)	

Please return the completed form to the person who gave it to you or email a scanned copy to ftuw@unum.co.uk

Please mark it **Priority Telephone interview**

If this is not possible, please send your form to:

Medical Underwriting Department
Unum
Milton Court
Dorking
RH4 3LZ

Benefits for you:

We get the information we need first time, avoiding further correspondence

You know exactly what information we need and why we need it

Cover can be put in place immediately after the interview in the vast majority cases

Prevents the need for a medical examination or GP report in around 90% of cases

Once and Done means no need to go through the underwriting process again

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We monitor telephone conversations and e-mail communications from time to time for the purposes of training and in the interests of continually improving the quality of service we provide.