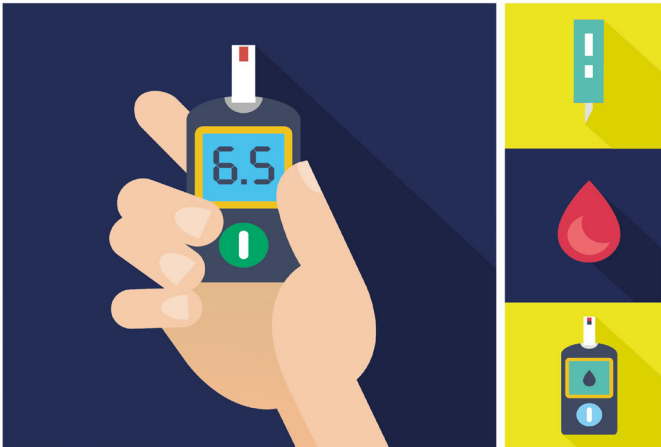


Diabetes Life Cover Puts You In the Driving Seat



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 our insurers, Royal London have designed cover specifically for people with type 1 and type 2 diabetes mellitus.

Diabetes Life Cover is different from usual 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
- Cover for customers with high HbA1c levels
- If your condition improves and you give yearly HbA1c blood test results, your premium can reduce
- Access to the Helping Hand support service, which offers practical and emotional help when you need it most, and includes access to a specialist diabetes nurse

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

The application process is specifically tailored to your condition – so it won't ask any unnecessary questions. We'll let you know right away if your application is accepted, or if we need any more information. Either way, if you meet the 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 result. If you don't know it, the insurer will estimate a price, and adjust it later.

They'll need to see evidence of your HbA1c result within three months of your application. And they'll ask for your test result every year – although you don't need to send it 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.

For more information, speak to our Specialist Adviser, Paula Storey, on 01438 730211, or email her at paula.storey@miab.co.uk.