



THE BENEFITS OF OUR DIABETES LIFE COVER

For people with diabetes, taking out life cover can be a long and complicated process, with many struggling to find competitively priced insurance. So we've created life cover designed specifically for people with **type 1 and type 2 diabetes mellitus**.

How it works

The premiums for Diabetes Life Cover work flexibly with your client's health. So when they apply, we'll check how well they keep their condition under control. We'll ask them for their most recent HbA1c blood test result – this is something their GP will regularly test to monitor their health. Then every year we'll ask your client to send us their latest HbA1c result. If their reading has improved, their premium may go down. Premiums are guaranteed never to rise higher than the original starting amount, even if your client's condition deteriorates.

Why create a separate product for diabetes?

In the past 20 years the number of people in the UK diagnosed with diabetes has more than doubled. What's more, there's an estimated 1 million people in the UK with diabetes that's not been diagnosed.¹ This is an area not only where we see room for improvement in the market, but also where you could potentially find opportunities to grow your protection business.

We're offering people with diabetes tailored cover with premiums that can be reduced to reward good control of the condition.

What makes Diabetes Life Cover different?

Rewarding good control

In return for providing us with an annual HbA1c reading, we may be able to reduce your client's premiums by up to 40% over a number of years, provided their condition is improving.

Shorter application process

We've created a shorter, simpler application process that's specifically tailored to people with diabetes – so we don't need to ask any unnecessary questions.

Immediate acceptance

Every client who passes our eligibility criteria will have full cover immediately – even if we haven't finished our underwriting process.

Increased availability

We've increased our HbA1c tolerance, which means we can offer cover to more people with diabetes than ever before.

Access to a specialist diabetes nurse

Your clients will have access to our Helping Hand support service from the day their plan starts. This gives them access to a dedicated nurse who can provide tailored support for as long as it's needed. And if your client needs support to understand or manage their condition, they can also speak to a specialist diabetes nurse. They can provide tips, lifestyle recommendations and ideas about how to manage specific concerns your client may have.

Helping Hand is a package of support services, provided by third parties that aren't regulated by the Financial Conduct Authority. These services aren't part of our terms and conditions, so can be amended or withdrawn at any time.

Sources: 1. diabetes.org.uk, May 2018.

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The features of our Diabetes Life Cover

Cover availability	Personal term life insurance for individuals managing their HbA1c levels up to 12.0 % (108mmol/mol). We'll pay out the sum assured on death or diagnosis of a terminal illness which is likely to lead to death within 12 months.
Basis of cover	Single life only – it can't be written on a life of another basis – for example employer on the life of an employee. The cover amount is a lump sum that stays the same throughout the cover term. We'll monitor customer's control of their diabetes through an annual adherence process for the duration of the plan.
Maximum/minimum ages (age attained)	Minimum age at commencement is 18. Maximum age at commencement is 88. Maximum age at expiry is 89.
Maximum sum assured	£1,000,000 (this includes multiple applications made by the same customer for this product).
Maximum term	72 years (there's no automatic limitation of term for medical reasons).
Minimum premium	£10 per month.
Lump sum options	Level term cover only.
Rates	Reviewable only – based on HbA1c blood tests – if they reduce, the premium will reduce accordingly. If the HbA1c remains static or increases the premium will be capped at the starting level.
Standard exclusions	Death as a result of self-inflicted injury in the first 12 months.
Residency	The person covered must be resident in the UK, Jersey, Guernsey or the Isle of Man at the start of cover. The person covered can later be resident in any country that we accept as a risk. We must agree this in advance and we'll need regular HbA1c results from an approved laboratory, to be provided to us within the agreed time frame. In the event of a claim for terminal illness, the person covered must be resident or return to one of the countries listed in the plan details.
Features not available for this product	Annual premiums/renewable term/guaranteed rates/mortgage repayment guarantee. If your client needs further cover, they can apply for a new plan to cover the additional amount needed as guaranteed increase options are not available under Diabetes Life Cover.
Trusts	This product can be written under trust.

Diabetes Life Cover is available exclusively through our online quote and apply service. You can login at adviser.royallondon.com/protection



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