

Hi, I'm Kathryn Knowles, and I'm a specialist insurance adviser, so my job is to help people with health conditions to arrange insurance, and I help specifically, as well, where people have been told no in the past, or if they've been told they need to pay silly premiums in regards to getting the insurances, so first of all, I'm going to say that I'm not going to lie, having yourself or someone close to you having APS, it is going to have some kind of an impact upon most insurance applications, and it's important that your expectations are managed as to what is going to be available to you.

Insurers are going to want to know things like, when were you diagnosed with the APS, how many blood clots have you had, do they happen quite frequently, did the last one you have, was it five years ago, or was it two months ago? It's only part of the information to have to hand when you're doing these applications. The other thing is, they'll want to know if you've ever had any catastrophic flare ups of the condition, and even if you have, that doesn't necessarily say that insurance is completely ruled out. It could be that, in those cases, we need to look at some specialist insurance policies for you, but that's not saying that we have to. It's all about trying to build the picture of you and your health, so again, insurers like to know things like, are you able to work? How does it affect your daily activities? Does it not affect it? It really is important that you choose an application route where you are listened to, because you're an expert on your health, and you will know this condition far more than an adviser or an underwriter will do. You are the experts in how it affects you, and you need to be able to make sure that you take a route where you are listened to, and that your thoughts and opinions on the situation are respected.

There are a number of things that are going to happen when you're applying for the insurances, so when I'm talking about insurances, I'm mainly talking about personal insurance, and that protection insurance, so it's life insurance, critical illness cover, and income protection. When you're looking at these, it is likely that you would probably have some kind of a premium increase when you're looking at these insurances. It may be on some types that there may be an exclusion in relation to the APS, so especially income protection. That would be something where there would be an expectation there would be an exclusion on the policy for any claim relating to the APS. On the life insurance and the critical illness cover, you're probably more likely to see a bit of a premium increase, and that's not saying it's going to become ridiculously expensive, the most important job is to make sure that you choose the insurer that's going to either put the least exclusion on, or the least premium increase on whilst also still getting you a quality contract, so what I like to say as an adviser, from an advice point of view, is to not automatically run in and get the cheapest policy that's available.

There are some insurances where, and some insurers, where they offer what's known as value-added benefits. Now, these are extras that come with the insurance policies, and they're offered to all of their people who have the same type of policy as you. Even people who have set up 10 years ago can now have access to these things, and they give you access to specialist nurses, to second medical opinion services. It can also include things like on-demand GP services, and remote access to GPs. There are lots and lots of different options, and different insurers do different offerings and different mixes of these offerings, and when you can also access them, so it's really important if, sometimes when you're looking at an insurance, if one of them is the cheapest, but then another one is, I don't know, maybe

even 30p or a £1 dearer, but you get access to these kinds of additional, enhanced medical services, it can be a good consideration. So think of how much that costs in the total for the year, and then, decide if that's worthwhile for you, and always, with anything like this, do make sure that you, if you don't have someone like myself there to chat through it with you, make sure that you do really have a look at all of the ins and outs of what's known as the key features document of these insurances, which really lays this all out for you. It's important, as well, to be aware that it's possible that the insurer is going to ask to see a report from your GP. Now, that's quite a standard process for people with medical conditions. It's something that happens with the majority of my clients, and I personally really, really like it because of the fact that yes, it can make the application process a little longer, but it means that you know and you have that confidence of knowing that when the insurer offers you that insurance policy, that they know your medical history. In the event of a claim, there's not something going to suddenly come along and go, "Well, actually, you didn't tell us about this," or, "You said this technical term for your condition, and actually, we don't recognise that," or, "That's not actually what it was. It was something else," and there's not going to be that query. They've got the information from your GP, and you can have just that insight. It just gives a little bit more confidence that things, hopefully, shouldn't go wrong at the point of a claim. There are a few things if you want to, obviously, you can always use things like price comparison sites, but be aware that that initial premium that you're going to see on those sites may not be what you're able to access, or the initial terms, in a sense, of what you can make claims for may not be accurate because of the fact that you do have the APS, and once you start going through the medical side of things, it may be that you are directed to possibly speak to an adviser at some point, or, it could be that you then get access to an insurer, and you're quite happy with it, which is fine, but again, it may be that there could be a different insurer that's better for you, but they're maybe just not showing on that comparison side of things, but it really is up to you, whichever is the best way for you.

In this blog that's obviously surrounding this, there are a few different tips about the different types of insurances, and there are, obviously, as with any of these things, there's some key tips to do if you are going to go and use an adviser such as myself, not saying that you need to come and speak to me, but there are a number of people like me out there, but it's important to make sure that when you're speaking to somebody, that the company that you're speaking to, that they're registered with the Financial Conduct Authority. It gives you added protection, and it means that you know that you are speaking to a company that has been authorised and regulated by our industry's governing body. It's important to make sure, the main thing, really, is to make sure that you feel comfortable with whoever you are speaking to. You can speak to the best adviser in the world, and if they don't make you feel comfortable, or you're not confident in what they're saying to you, then you're not going to be happy with the insurance that you've arranged, and it may mean that, in the long run, it's meant to be something that, insurance is meant to be a supportive type of thing, something that's supportive that you, hopefully, will never, ever claim on, but you need to feel that you've got that support there throughout the process and afterwards, as well, if you would need that support during a claim.

A big, big thing, as well, to keep an eye on is how the person that you're speaking to, what is their remuneration side of things? So how are they paid? With some companies, they will

charge a fee for their services. It may be a one-off fee, or it could be that they maybe have a one-off fee and a yearly fee. There could also be tie-ins to the contracts, so it could be a case of, that you can arrange that policy with them, but then, if you cancel it within the first two years or so, you have to pay them a fee to end the contract with them as their provider, as their broker for you, or you can get somebody who's, like myself, where with my company, we don't charge any fees. There are no tie-ins whatsoever, but if you do go ahead with a policy, with an insurer, it's at that point, and only at that point do we receive any kind of payment, and we are paid directly from the insurer for introducing you to them, so there's lots of different ways to look at it. Another thing is, as always, look at client testimonials on the websites. What's the date of those testimonials? If you can do a search for the company and the adviser's name that you are speaking to, does their name come up in industry press? Does it come up against the industry awards that are happening? There are lots of different steps you can take to build your confidence that you are going to be getting the best care and attention when it comes to you getting the insurances that you need, and even with insurance on the standard market, even if you've tried before, or even if you haven't tried before, and it ends up that you speak to somebody and they say, "Look, on the standard market, things are just not looking particularly favourable." That could be that some insurers aren't able to offer the insurance. It could be that the premiums are going so high that you just think, "You know what? This is silly money, and this just isn't right." There are specialist insurances that can be looked at, and they don't have to cost the earth. It's just that sometimes the terms and conditions of them are slightly different, so you just need to be very aware of what you are, in a sense, signing up for, and then, there's also sometimes a lot of doors can open if you either, say, run your own business, or you have a position of influence within a business, or your employer is willing to have a look at what's known as a group policy, which would be an employee benefits package, that can open up quite a lot of doors, as well, but there, again, well, those ones especially, you really do need the guidance of an experienced broker.

I hope that you have found this blog, this page helpful and informative. If you have had a not so good experience about insurance in the past, I hope that this maybe puts your mind at ease that things are, there are other avenues, potentially, that can be taken, and also, it may not always seem like it, but the insurance industry itself is always making steps, and fingers crossed, they seem to be positive steps. It may go slower than what we want it to do, but they are trying to be much more open to different health factors and, the actual real risks that that health conditions could present.

So key things, obviously, have your medical information to hand whenever you're going to go forth with things, have the dates, any medications, any treatments that you have to hand because it will make things so much easier for an adviser or for yourself through the comparison sites or direct with the insurer. It will help to make it so much easier to get through that application process as quick as possible, and hopefully, get your insurance sorted easily and as stress-free as possible.