

Cover that puts you in the driving seat

A guide to our Diabetes Life Cover



Life insurance designed with you in mind

If you have type 1 or type 2 diabetes, our Diabetes Life Cover is designed with you in mind. It's different from standard life insurance because it works flexibly with your health. If you're keeping your health in check, you could pay less with our Diabetes Life Cover.

Life insurance explained

Life insurance can pay out a lump sum to you or your dependants:

- if you're diagnosed with a terminal illness meaning you have less than 12 months to live, or
- if you die within the term of the plan.

We define terminal illness more fully in our plan details. You can choose how long you want your life cover for (the term) and the amount you'd like to insure.

What happens when you apply

Because our Diabetes Life Cover is designed for people with diabetes, we've developed a shorter application that's tailored to your condition – so we won't ask unnecessary questions. When you apply, we'll let you know there and then if your application is accepted, or if we need more information. Either way, once you've applied, **if you meet our eligibility conditions you'll be covered straight away.**

In your application we'll ask how well you keep your diabetes under control. You can give us your HbA1c test result at this stage if you know it – this will help us give you an accurate premium that's tailored to you.

What we need to see

We'll need to see evidence of your HbA1c blood test result within three months of your application. If you don't know the result we'll estimate a price, and when you send in the evidence we'll adjust the premium based on your accurate result.

Your HbA1c test result is something you may already have, or if not, you can ask your GP for a copy. You can send it through the post or email us a scanned copy.



Capped reviewable premiums

Because your premiums are based on how well you control your condition, we'll ask for your latest HbA1c blood test result every year – although you don't need to send it to us 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.**

The way we calculate your premium is based on how much your HbA1c blood test result has changed, relative to the original result you gave us at the start of your plan. We categorise HbA1c blood test results into bands.

Band	Your initial blood test result	
	%	mmol/mol
1	Less than 7.0%	Less than 53.0
2	7.0% - 7.99%	53.0 - 63.8
3	8.0% - 8.99%	63.9 - 74.8
4	9.0% - 9.99%	74.9 - 85.7
5	10.0% - 10.99%	85.8 - 96.6
6	11.0% or greater	96.7 or greater

If your original HbA1c blood test result was below 7.0%, your premium is the best price we can offer and it will never change. But if your original result was higher than 7.0%, and if it moves into a lower band, your price will decrease for every year that you are in a lower band than you started in. There's a limit to the total amount your premium can decrease by. You can find further information on this in the plan details, where there's a table explaining the limits in full.

How does this work in practice?

Let's take an example, where you start with an HbA1c blood test result of 8.5% and monthly payments of £50. After a year, we ask for your latest HbA1c blood test result, and it's reduced to 6.5%. This means that you've moved down two bands from band 3 to band 1, and so your premium would reduce.

The next year, if you were still in band 1, your premium would reduce again.

But if your result then moved up to 7.5%, band 2, you would only be one band below your original result. And so your premium would still reduce, but by a smaller amount.

The limits to premium changes

The maximum your premium can reduce from your original starting premium depends on how many bands' difference there is between now and your starting band. Once you reach this limit, your premium will not reduce further. If your result moves up or down a band again, your premium can increase or decrease again.

What happens if you forget

If your premium has gone down, and in a later year you don't send us your most recent result, we'll increase your premium. Remember, your monthly premium will never increase above your original starting price.

For more information about Diabetes Life Cover premiums, please see the plan details.

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
- We can cover customers with high HbA1c levels
- If your condition improves and you give us your yearly HbA1c blood test results, your premium can reduce
- Access to our Helping Hand service, where you can speak to a specialist diabetes nurse

Support for your health and wellbeing

After your plan starts, you'll have access to our support service Helping Hand – at no extra cost.

If you're ever seriously ill, injured or if a loved one dies, this service gives you access to a dedicated nurse. The nurse will provide a range of emotional and practical support tailored to your needs. This can include additional support like counselling, physiotherapy and complementary therapies to help you cope, recover or manage your condition better.

And if you need support to manage your diabetes, you can also speak to a specialist diabetes nurse. They can give you diet tips, lifestyle recommendations and ideas about how to manage specific concerns you may have.

Helping Hand also gives the plan owner online access to a range of early care medical services so you can get help and advice with other aspects of your health and wellbeing.

You'll get 24/7 access to virtual GP consultations, personalised mental health support through an NHS approved app and physiotherapy advice to help improve muscle or joint issues. You can find out full details of what's included in your plan at royallondon.com/plandetails

Your financial adviser will be able to give you more information about our Diabetes Life Cover and can help you to decide if it's right for you. A financial adviser may charge for their services.

And remember, your plan doesn't have a cash-in value at any time.



Helping Hand in action

When Tim was diagnosed with type 2 diabetes, he was shocked and upset. Reluctant to accept the diagnosis, Tim visited the nurse at his GP surgery for reassurance. But instead, he found that she was very ‘matter of fact’ about the diagnosis. She gave him some literature and made another appointment in two months’ time.

To Tim, this wasn’t helpful, and so he decided to search the internet for more information. However, the terminology around blood sugar levels, medication and disease progression confused him even more.

Fortunately, Tim had access to Helping Hand, where he made contact with the diabetes specialist nurse. The nurse asked Tim to get a copy of his blood test results from his GP, which allowed her to explain them in detail in relation to Tim’s own personal diagnosis. She asked him to keep a food diary and then gave him nutritional information based on his own diet.

The nurse advised Tim to make an appointment with his GP to discuss his medication. Because he was now well informed, Tim was able to be part of the decision-making process in this. The nurse also helped Tim prepare some questions to ask the GP.

Helping Hand can provide Tim with personalised support for as long as it’s needed.

He’ll probably have some health-related counselling further down the line to help him come to terms with the diagnosis. After using Helping Hand, Tim was better informed and more able to manage his own health.

Helping Hand provides what you need, when you need it:

- 1 Specialist help on all aspects of diabetes to help you manage your condition.
- 2 Access to a dedicated nurse who can provide you with emotional and practical support.
- 3 A second medical opinion.

We’ve included this fictional example to let you know how our Helping Hand service could support you. If you use the service, your nurse will provide personal, tailored support based on your needs.

Helping Hand is a package of support services and each service is provided by third parties that aren’t regulated by either the Financial Conduct Authority or the Prudential Regulation Authority. These services aren’t part of our terms and conditions and don’t form part of your insurance contract with us, so can be amended or withdrawn at any time. This means that you or your family’s access to these services could be amended or withdrawn by us in the future.



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