

Unfair Exclusions

By Chris Morgan

Have you ever been treated unfairly by an insurance company?

Over this last couple of months we've been looking after a client who has been applying for Mortgage Protection Cover. Richard has a joint mortgage with his partner for £469,788 and he is looking to cover himself for both Life Assurance and Critical Illness.

He has been trying to get cover through a leading insurance company, but they are looking to impose 'exclusions' on his policy for all forms of skin cancer. Richard has a few freckles and moles, which are recorded on his medical records which they have used as justification.

Richard Said ...

'I'm originally from Australia where it is fairly normal practice to get freckles and moles checked annually for any signs of skin cancer. The fact that these check-ups are on my medical record has caused them to exclude all forms of skin cancer from my future policy.'

Richard Continued ...

'It seems extremely unfair for an insurance company to make an exclusion where someone is looking after their health and it's been proven there is nothing actually wrong with them. Are there any companies that would take a different view of my circumstances?'

Insurance companies base most of their decisions on the medical records held by your General Practitioner. If they are concerned about anything specific on these notes then they sometimes ask for a further medical or in a minority of cases further tests.

Here's some advice if you feel that you are being treated unfairly by an insurance company.

If you are concerned about something that the insurance company may see on your medical records, then you are entitled to see the doctors report before it is sent back to the insurance company. You are also entitled to view your medical records to make sure all the information is accurate.

Sometimes insurance companies apply the worst case scenario automatically after reading a patient's medical notes. In these circumstances you should not be frightened to challenge the company and make representation through your financial adviser, doctor or specialist.

In cases where information has been interpreted incorrectly or in circumstance where the decision is simply wrong it may be possible to overturn a decision. Not all insurance companies operate the same way and many have varying stances on different conditions.

And Richard?

We asked Richard's specialist to write to the insurance company clarifying the tests that he had been through and that he was in fact in good health. The insurance company was forced to reconsider their original offer and remove any exclusions on his policy for Skin Cancer.

Don't be afraid to challenge a decision made by an insurance company!

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