

# FOCUS



A concise guide to working with The Exeter

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# Introduction

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At The Exeter, our income protection roots date back as far as 1888, while our expansion into the life cover market took place in 2017.

This experience has bought a huge amount of knowledge and expertise, but also the stability and reliability of an organisation which has evolved and grown over the years.

As a mutual, we couldn't be more friendly. We're committed to working with you to grow your business and deliver the best possible outcomes for your clients. Put simply – **you matter more**.

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## Products

Our multi award-winning proposition provides you with a range of products to meet your clients' needs, including:

### Income protection

Our Income First product provides first-class income protection for a wide range of occupations, from office-based professionals to manual workers and skilled trades.

#### Why Income First?

- One product covering all occupations
- Level premiums available to all occupations with a four week waiting period or longer
- Flexible waiting periods for NHS workers and teachers
- No automatic medical evidence required for those under 42
- Two options to fix the monthly benefit amount
- The ability to increase benefit levels to meet changing needs, including flexibility for renters
- Increased peace of mind for those changing jobs.

[FIND OUT MORE](#)

### Life cover

Real Life is designed to help your clients living with serious or multiple health conditions get the cover they need. Because we believe life cover shouldn't be beyond anyone's reach.

#### Why Real Life?

- Cover for clients who may not be accepted elsewhere
- Expert underwriting for even the most complex of cases
- Flexible quote and apply journey
- A simple, signature-free process for placing policies into trust.

#### [FIND OUT MORE](#)

Our [adviser knowledge centre](#) contains lots of useful content to help you with your CPD learning requirements. Just one click provides you with access to:

- Research reports
- Insights
- Webinars
- Videos
- Product literature and the ability to book an [online product overview](#).

#### [FIND OUT MORE](#)

# Support for your clients



Our HealthWise app is free for members and their immediate family, giving convenient access to expert medical advice and treatments, including:



Remote GP appointments



Expert second medical opinions



Physiotherapy



Mental health support



Lifestyle and nutrition consultations



Registered dietitian consultations

HealthWise services are provided by Square Health.

[FIND OUT MORE](#)

## Awards

Everyone's proud of the awards they win.  
We are no different.

### 2023

Outstanding Business Development Team,  
COVER Customer Care Awards

Best Customer Service Provider,  
The Right Mortgage Awards

### 2022

Best Income Protection Provider,  
LifeSearch Awards

Best Health & Wellness Offering,  
COVER Customer Care Awards 2022

Best Insurer for Protecting the Income  
of People with Higher Risk Occupations,  
Protection Guru Awards

Outstanding Protection Product Innovation,  
COVER Excellence Awards

Best Income Protection Insurance,  
2022/2023 Personal Finance Awards

## What we are really good at

At The Exeter, we believe that every insurance conversation should start by focusing on income protection. Our Income First product provides complete flexibility, enabling you to tailor your clients' cover to suit their needs and budget, regardless of their occupation. Whether your client is a solicitor, GP, builder, or carpenter – we've got them covered.

There is a lot of talk in our industry about improving access to insurance and signposting clients with health conditions to adviser firms that offer suitable advice. When it comes to life cover, and with the support of our reinsurance partners, we are at the forefront of providing improved underwriting outcomes that enable more customers to get suitable cover. Our specialist life cover product for clients with serious or multiple health conditions, Real Life, has provided cover to individuals with a range of conditions, including:

- Cystic fibrosis
- Transposition of the great arteries (a congenital heart defect that requires surgery)
- Sclerosing cholangitis (which can lead to liver failure)
- Partially removed brain tumours
- A combination of weight loss surgery, type 2 diabetes and liver disease
- A combination of kidney disease, high BMI and depression
- A history of hypertrophic obstructive cardiomyopathy with implantable cardioverter-defibrillators fitted
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## Claims information

### Income protection

93%

percentage of claims paid

£9.9m

total amount in claims paid

£500k

highest benefit paid on a claim to date

1,229

Number of new claims made

## How to register

To register for an agency with The Exeter, you must be authorised with FCA – [click here to complete our online agency application](#). The application is quick and easy and there is no time limit to the authorisation.

Our protection products conform to Origo standards and are available on all major quote portals:

- iPipeline
- IRESS
- Webline
- UnderwriteMe (income protection only).

## Key contacts

### Adviser support

✉ [adviser@the-exeter.com](mailto:adviser@the-exeter.com)

☎ 0300 123 3203

### Opening times:

8 am – 6 pm, Mon – Fri

### Adviser underwriting

✉ [underwriting@the-exeter.com](mailto:underwriting@the-exeter.com)

☎ 0300 123 3203