

PREMIUM LOADING

COVER FOR SOME PRE-EXISTING CONDITIONS

BACKGROUND

Imagine the scene. You have a client moving abroad who declares that they have asthma. They are very keen that their condition be covered, but the range of plans you present to them have all indicated that pre-existing asthma will be excluded from their policy. The outcome is an unhappy customer who may choose to look elsewhere for cover.

We now have the solution. We can now offer you and your clients the ability to include some common pre-existing conditions on cover with a premium loading applied.

HOW DOES MY CLIENT APPLY TO LOAD A CONDITION?



The Cigna Global Underwriting team will review the medical questionnaire and may apply the option to add a premium loading to cover some common pre-existing conditions.

The client will have the choice: either pay a little extra to have the condition covered, or keep the price the same by excluding the condition.

WHAT PRE-EXISTING CONDITIONS WILL CIGNA CONSIDER FOR LOADING?



The Underwriting Team will review each application on a case by case basis and decide if a loading option be applied based on the condition and the case history.

The below list is not a guarantee that any of these conditions will be loaded.

- › Back pain
- › Non-alcoholic fatty liver disease
- › Bronchitis
- › High Blood Pressure
- › Adnexitis (various gynae conditions)
- › Anxiety and Depression
- › Menstrual disorders
- › Type 2 Diabetes
- › Cervical smear abnormalities
- › Knee pain
- › Ovarian cysts
- › Gastritis
- › Asthma
- › Overweight
- › Over and under active thyroid



FOR MORE DETAILS, CONTACT THE CIGNA GLOBAL BROKER SUPPORT TEAM ON 877.539.6296 (IN THE AMERICAS), +44(0)1475 788682 (IN EUROPE), OR +65 6391 9787 (IN ASIA PACIFIC)