

1. Improving Accessibility

ABI Members will:

- Give customers two or more choices of how to communicate with them.
- Implement processes to support customers who may need assistance to complete the application process.
- Implement training and staff awareness programmes to empower front-line staff to:
 - develop a basic understanding of mental health problems,
 - show compassion,
 - use appropriate language.

2. Application process: asking appropriate questions

ABI Members will:

- Include an introduction to their underwriting questions to manage customer expectations which:
 - explains the process,
 - highlights the importance of accurately answering the application form questions,
 - explains why questions are asked.
- Ask questions that can be answered without prior medical knowledge or understanding.
- Only ask questions that are relevant to mental health conditions and treatments that:
 - are linked to an outcome and/or severity,
 - do not list multiple conditions of widely differing severity into a single question.

3. Communicating decisions and cover: clarity and empathy

ABI Members will:

- Make mental health exclusions highly prominent in policy documents and in any communications where this is relevant.
- On request, explain to applicants in their preferred communication channel why their policy includes exclusions or an increased premium, or why cover is not being provided.
- Regularly review written and verbal communications about underwriting decisions, supported by a relevant mental health professional, charity, or consumer group.
- Where appropriate, signpost customers to the relevant support services.
- Remove formalised and negative language such as “declining” and “declinature” and replace them with neutral and non-technical wording.

4. Transparency

ABI Members will:

- Ensure that their underwriting approach around mental health conditions is reviewed regularly using up-to-date and/or relevant statistically credible evidence.
- On a customer’s request, explain what evidence was used to inform the underwriting approach and state when it was last reviewed.