

Getting disclosures right

A practical checklist to protect future claims.

You can use this as a quick prompt sheet before, during and after the application.

Five key things to keep in mind every step of the way.

1

Height and weight
(measure or confirm recent measurements)

2

Smoking and vaping (include occasional use, record stop dates)

3

Alcohol
(typical intake and any medical advice to cut down)

4

Symptoms and conditions
(diagnosed, ongoing, and not yet diagnosed)

5

Pending referrals, tests, or investigations
(include what is underway)



Helpful phrases you can use

“These questions can feel personal, but they’re designed to protect you.”

“If you’re unsure whether something counts, it’s better to include it.”

“After we submit, you’ll get an Application Summary. It’s your opportunity to sense check everything.”

“We’ll take this step by step so there are no surprises later.”

Before you start the application

- Set expectations: why health and lifestyle questions matter.
- Reassure clients there are no “trick questions.” Accuracy protects them.
- Invite clients to slow the pace and check rather than guess.

Health & lifestyle questions

- Height and weight

Ask clients to measure or confirm recent measurements rather than estimate.

- Smoking and vaping

Capture all use, include occasional or social use, record stop dates for ex-smokers.

- Alcohol consumption

Record typical intake and ask whether **any** medical professional has ever advised cutting down. If they have ever been advised by a medical professional to cut down, capture it clearly.

- Health conditions and symptoms

Include diagnosed conditions and treatments. Include ongoing symptoms, even if not yet diagnosed. Record referrals, tests, investigations, or specialist appointments that are pending.

To help jog client’s memories ask them about the following. This helps avoid accidental omissions.

- Recent GP appointments
- Hospital appointments
- Prescriptions
- Physio or chiropractor visits
- Waiting lists
- Test results (received and pending)

If unsure, include it. It’s safer to mention something than leave it out.

After submission

- Explain the Application Summary and what it’s for.
- Encourage clients to review their answers carefully as soon as it arrives, while the details are still fresh.

If anything changes or they remember something new, update it straight away.

Explaining checks and verification

- Reassure clients that routine checks are normal.
- Explain that Scottish Widows samples around 5% of policies once on risk.
- Clarify that GP reports are there to keep decisions fair and pricing consistent.

Why these matter (to share with clients)

- Most claims are paid, but clarity upfront protects outcomes.
- In 2025, 69% of declined claims related to misrepresentation.
- Many issues arise from missing or incorrect details rather than deliberate non disclosure.

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