

Completing Telephone Interviews

What is a Telephone Interview?



- At Create Finance, the most popular insurance companies we work with are Royal London, Aviva, Liverpool Victoria (LV) and AIG.
- When dealing with AIG and Aviva, the Administrator will complete the Telephone Interview on behalf of the Protection Provider.
- The Adviser can choose whether they would like the Telephone Interview to be completed by Royal London's Telephone Interview Team, LV's Telephone Interview Team or, through an Online System.
- Alternatively, we can complete the Telephone Interview on behalf of the Client through their online system.



What is a Telephone Interview?

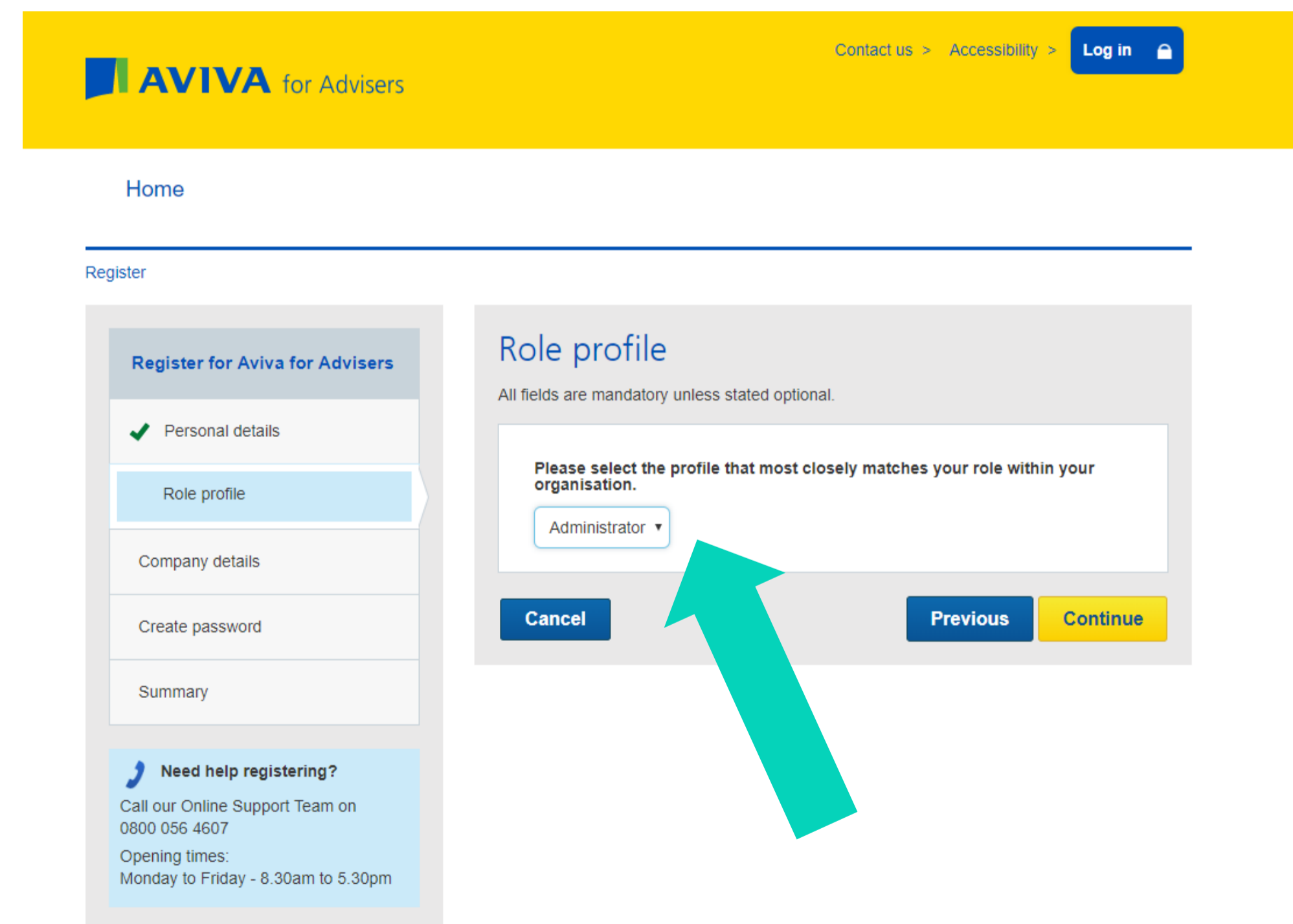
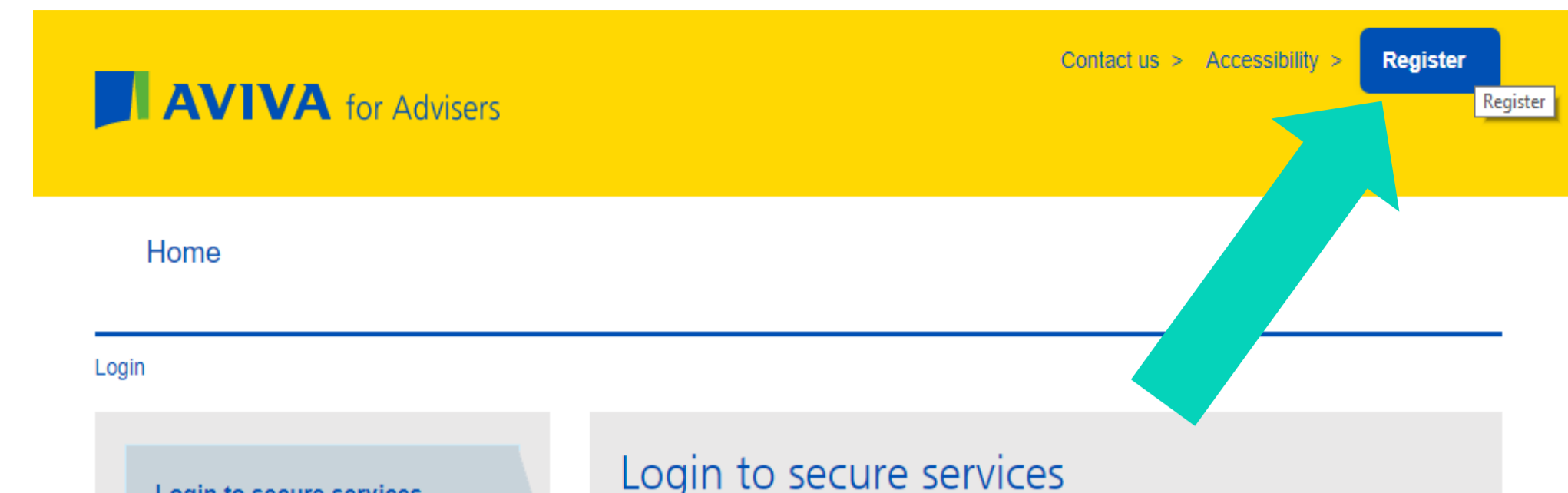
- A Telephone Interview is a series of Questions asked on behalf of the Insurance company regarding the clients health.
- We need to complete Telephone Interviews to ensure that we are recommending the correct product to the Client and to make the Insurance Provider aware of the Clients Health circumstances.

Completing Aviva Telephone Interviews...

The most popular choice of Telephone Interview system you will use at Create Finance is Aviva. As an Administrator, you need to create your own Aviva Account.

To do this, log on to Aviva for Advisers and select 'Register' and fill out all of the relevant fields. You must ensure you register as an Administrator.

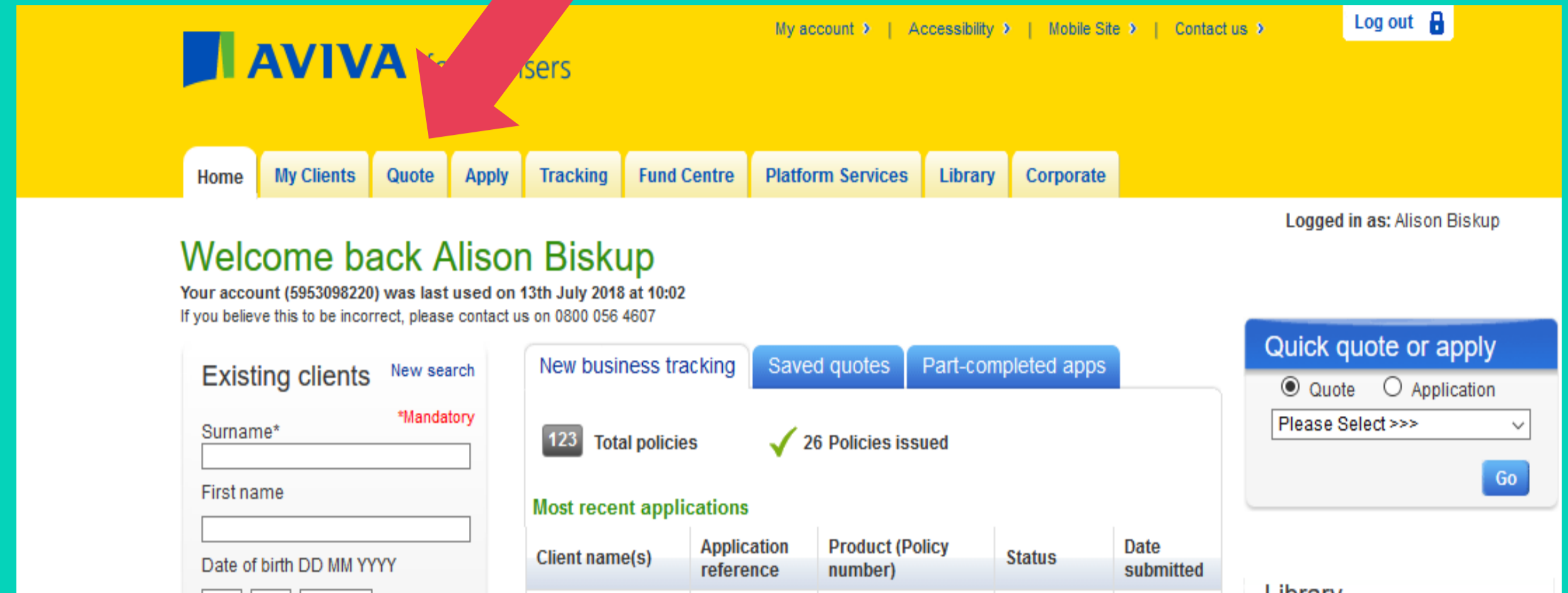
You will receive a confirmation email from Aviva once you have successfully registered.



Completing Telephone Interviews

The first Telephone Interview we will learn about is Aviva...

Completing Aviva Telephone Interviews...

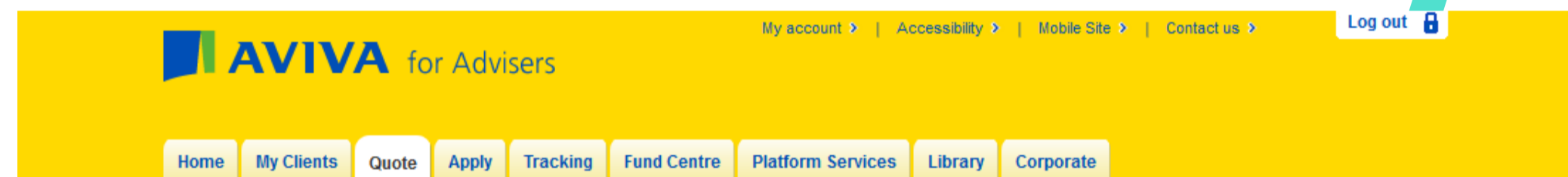


The screenshot shows the Aviva client portal interface. At the top, there is a yellow navigation bar with the Aviva logo and the text 'AVIVA for advisers'. To the right of the logo are links for 'My account', 'Accessibility', 'Mobile Site', and 'Contact us', along with a 'Log out' button. Below the navigation bar is a secondary menu with buttons for 'Home', 'My Clients', 'Quote', 'Apply', 'Tracking', 'Fund Centre', 'Platform Services', 'Library', and 'Corporate'. The main content area is white and features a welcome message: 'Welcome back Alison Biskup'. Below this, it states 'Your account (5953098220) was last used on 13th July 2018 at 10:02' and provides a contact number: 'If you believe this to be incorrect, please contact us on 0800 056 4607'. On the right side, it says 'Logged in as: Alison Biskup'. The main content is divided into several sections: 'Existing clients' with a 'New search' link and a form for Surname* (marked as mandatory), First name, and Date of birth; 'New business tracking' with a 'New search' link and a summary showing '123 Total policies' and '26 Policies issued'; 'Saved quotes' and 'Part-completed apps' tabs; and a 'Quick quote or apply' section with radio buttons for 'Quote' and 'Application', a dropdown menu, and a 'Go' button. At the bottom, there is a table titled 'Most recent applications' with columns for 'Client name(s)', 'Application reference', 'Product (Policy number)', 'Status', and 'Date submitted'.

Once you have logged in to the system, you will see your Name at the top of the screen. If your details are incorrect, you must inform Aviva as soon as possible.

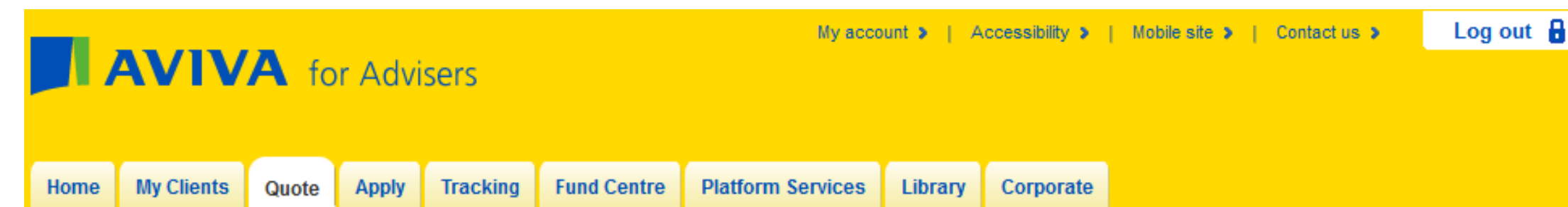
Next select 'Quote'.

Completing Aviva Telephone Interviews...



Create & retrieve a saved quote

Your most recent quotes are also shown on the homepage.

A screenshot of the 'New quote' form. On the left, a dropdown menu is open, showing categories like 'Protection...', 'Investments...', and 'Aviva Platform...'. The 'Personal Protection' option is highlighted. The main form area has a search section with radio buttons for 'Client', 'Reference number', 'Date', and 'Product type'. The 'Client' option is selected. Below this are input fields for 'Client surname*', 'First initial', and 'Date of birth (dd mm yyyy)'. A 'Search' button is at the bottom right. Below the search section, there is a table for 'Saved quotes' with columns for 'Client name(s)', 'Reference number', 'Product', and 'Date'. The table is currently empty, displaying 'There are no saved quotes to display'. A red warning icon indicates '0 About to expire'.

Aviva Life Protection Solutions

All fields are mandatory unless stated optional

Select your Aviva account details

Select account

180C268 Iain Sillett

Confirm

Select a panel

SIMPLYPROTECT 2YR Deal

Select

Select 'Personal Protection' and then select the name of the Brokers account you are completing the Telephone Interview for.

The Panel is always '2 YR Deal', unless stated otherwise.

Completing Aviva Telephone Interviews...

business with you, we expect you to ensure that you provide your client(s) and/or any other individuals covered by the contract with our [Data Protection Statement](#) which explains more detail including how we share their data; that we use an automated underwriting engine to generate a decision about this policy and the terms that will apply to it; and what their individual rights are in relation to their personal information. By continuing with this application you confirm that you have authority from your client(s) to provide their personal data to us and have obtained any necessary consents. You confirm that:

- your client's understand and authorise use of their personal information, including their health information for the purposes set out in our [Data Protection Statement](#);
- any other person (e.g. a family member or other individual covered by the policy) whose information is being provided understands and has no concerns about their information being used in this way.
- if your client(s) have/has any concerns about our use of their information then they should not proceed with the application.
- that your client(s) is/are aware that they can ask us to cease using their information but this may prevent us from assessing future claims and the policy may be cancelled. This would also apply to joint policies and, if any one of the policyholders asks us to cease using their information, this may prevent us assessing future claims and the policy may be cancelled.

Please tick this box to confirm the above

Application mode

Please select your application mode below.

Interactive - fast track underwriting service

- Now our most popular route - more than **8 out of 10 users** select this option.
- Personalised questions deliver immediate decision in **75%** of cases.
- A further **10%** accepted within 2 days following assessment by a specialist underwriter.
- Extra commission available.

Non-interactive

- Standard, manual underwriting question set.
- Lower immediate acceptance.
- No extra commission available.

Interactive - fast track underwriting service

Non-Interactive

[Continue](#)

Select the boxes as shown and click on Continue. You must always ensure that the 'Interactive' Box is selected as this is the quickest option.

Quote - Personal

Lives covered (0)

Add life covered

Products (0)

Quote Summary

Apply - Personal

Documents (1)

Add life covered 1

All fields are mandatory unless stated optional

Title
Please select

Name
First name Middle name(s) Last name

Date of Birth
dd/mm/yyyy dd/mm/yyyy

Gender
 Male Female

Occupation
 Search

Smoking, tobacco and nicotine use
Please select

We need accurate information about your client's use of cigarettes, cigars, a pipe or any other tobacco or nicotine products including nicotine gums, patches, inhalers, tablets, lozenges, sprays and electronic products, even if only on an occasional basis. It's an important factor in our assessment of terms and payment of claims. We carry out tests to confirm use.

The next section is where you input the clients details. It is important that you copy the exact details from Mortgage Keeper.

You will then need to continue to the 'Quote Summary' screen, this is where you will copy the Cover details from the Protection Quote and select 'Apply'. If the 'Total Monthly Premium' does not match the quote, you need to inform the Broker as soon as possible.

Completing Aviva Telephone Interviews...

Quote - Personal

Lives covered (1)

Products (1)

Quote Summary

Quote Summary

Quote Reference: BQ0030PWH (valid for 30 days) Quote details

Life Insurance+ (Decreasing cover) - [REDACTED] **£13.82 per month**

Cover amount: £100,000
 Term: 30 years
 Premium basis: Guaranteed

Cover summary: Life and Critical Illness cover (£13.82)
 Policy interest rate: 6%

Account information

Total monthly premiums £13.82

Save quote Add another product **Apply**

create finance

Completing Aviva Telephone Interviews...

Once you have selected 'Apply', you will be taken to a list of questions regarding the Client's health. It is important that you are able to say all of the words and to have the confidence to put the client on hold and ask another Administrator for help if needed.

If we do not disclose the correct answer, it will be an incorrect claim to the Insurance Provider.

You must read through the questions with the client.



Quote - Personal

Apply - Personal

Additional details

Personal details

Policyholder - Alan

Health and lifestyle

Alan

Your lifestyle

Health, activities and travel

Personal medical history

Family history

Residency / overseas travel / sport

Occupation

Health & lifestyle

All tests are mandatory unless stated optional

Personal medical history

Have you ever had:

Please tick all that apply. If none apply, tick 'None of these'

- Chest pain, angina, heart attack, heart enlargement, heart failure, heart valve defect or any other heart condition?
- Stroke, mini stroke, transient ischaemic attack (TIA), brain haemorrhage, brain aneurysm or brain damage?
- Peripheral vascular or any disease or disorder of the aorta or arteries?
- Diabetes or sugar in the urine?
- Any condition of the central nervous system (the brain, spinal cord and nerves), multiple sclerosis, optic neuritis, cerebral palsy, paralysis, Parkinson's disease, Alzheimer's disease or dementia?
- Blurred or double vision, numbness, loss of feeling or muscle power, balance problems, or persistent pins and needles or facial pain serious enough to seek medical advice?
- Cancer, Hodgkin's disease, lymphoma, leukaemia, melanoma, or a cyst or tumour of the brain or spine?
- A positive test for HIV/AIDS?
- Hepatitis B or C?
- Any psychiatric disorder or mental illness (including anxiety, stress or depression) that has required hospital treatment or referral to a psychiatrist, or have you ever attempted suicide or had suicidal thoughts?
- None of these

Within the last four years have you had, or have you taken medication for, or been advised to take medication or have treatment for:

How will the questions read?

The questions on every application are as follows. If you answer 'Yes' to any of the questions, other questions will follow.

Have you ever had:

Please tick all that apply. If none apply, tick "None of these"

- Chest pain, angina (**an-gin- a**) , heart attack, heart enlargement, heart failure, heart valve defect or any other heart condition?
- Stroke, mini stroke, transient ischaemic attack (TIA), brain haemorrhage (**hem-or-idge**) , brain aneurysm (**anne-ur-ism**) or brain damage?
- Peripheral (**per-if-eral**) vascular or any disease or disorder of the aorta (**a- or- ta**) or arteries?
- Diabetes or sugar in the urine?
- Any condition of the central nervous system (the brain, spinal cord and nerves), multiple sclerosis, optic neuritis (**nur-ite-us**), cerebral palsy (**pawl-sy**) , paralysis, Parkinson's disease, Alzheimer's disease or dementia?
- Blurred or double vision, numbness, loss of feeling or muscle power, balance problems, or persistent pins and needles or facial pain serious enough to seek medical advice?
- Cancer, Hodgkin's disease, lymphoma (**lym-fome-a**) , leukaemia, melanoma (**melon- an- oma**) , or a cyst or tumour of the brain or spine?
- A positive test for HIV/AIDS?
- Hepatitis B or C?
- Any psychiatric disorder or mental illness (including anxiety, stress or depression) that has required hospital treatment or referral to a psychiatrist, or have you ever attempted suicide or had suicidal thoughts?

AVIVA for Advisers

My account | Accessibility | Mobile site | Contact us | Log out

Home | My Clients | Quote | Apply | Tracking | Fund Centre | Platform Services | Library | Corporate

Quote - Personal

Apply - Personal

Additional details

Personal details

Policyholder

Health and lifestyle

Alison

Your lifestyle

Health, activities and travel

Personal medical history

Family history

Residency / overseas travel / sport

Health & lifestyle

All fields are mandatory unless stated optional

Personal medical history for [REDACTED]

Have you ever had:
Please tick all that apply. If none apply, tick "None of these"

Chest pain, angina, heart attack, heart enlargement, heart failure, heart valve defect or any other heart condition?

Please select from the list which problem you have had

Please select...
Please select...
Chest pain
Angina
Heart attack
Heart enlargement
Heart failure
Heart valve defect
Irregular heartbeat
Search

...conditions or illnesses to disclose for this question?

... transient ischaemic attack (TIA), brain haemorrhage, brain damage?

... or any disease or disorder of the aorta or arteries?

... in the urine?

... the central nervous system (the brain, spinal cord and nerves), multiple sclerosis, optic neuritis, cerebral palsy, paralysis, Parkinson's disease, Alzheimer's disease or dementia?

Blurred or double vision, numbness, loss of feeling or muscle power, balance problems, or persistent pins and needles or facial pain serious enough to seek medical advice?

Cancer, Hodgkin's disease, lymphoma, leukaemia, melanoma, or a cyst or tumour of the brain or spine?

A positive test for HIV/AIDS?

Hepatitis B or C?

How will the questions read?

Here is an example of what the screen will look like when you answer 'Yes' to any of the questions. You must ask the Client all of these.

How will the questions read?

Within the last four years have you had, or have you taken medication for, or been advised to take medication or have treatment for:

Please tick all that apply. If none apply, tick "None of these"

- Mental illness including anxiety, stress or depression, insomnia (in-som-nee-a), or eating disorders, regardless of whether or not you have seen a doctor?
- Asthma or any condition affecting your lungs or breathing (other than hay fever)?
- Raised blood pressure or raised cholesterol other than fully resolved pregnancy related high blood pressure?
- A lump, growth, polyp or tumour of any kind, or a mole or freckle that has bled, itched, become painful, changed colour or increased in size, regardless of whether or not you have consulted a doctor?
- Any problems with your eyes or ears which haven't been fully corrected by glasses, contact lenses, laser treatment or by hearing aids?
- Any pain or restriction in movement in the back, neck, shoulder or joints (including traumatic injury), a slipped disc, sciatica (sea-at-ic-a), rheumatic (rethu-mat-ic), arthritic or muscular complaints including gout, repetitive strain injury, neuralgia (ner-al-gia) or fibromyalgia? (fibro- my- al- ga)
- Crohn's or Ulcerative Colitis (ulsur-at-ive Col-i-tis)

How will the questions read?

Apart from any conditions you've already told us about in this application, within the last two years have you:

Please tick all that apply. If none apply, tick "None of these"

- Had any medication or treatment that lasted more than four weeks?
- Please ignore oral contraceptive pill, medication or treatment for pregnancy or minor accidents and injuries, for example pulled or strained muscle, torn ligament or tendon, or sprained joint, provided they have not prevented you from performing your daily activities or kept you off work for two weeks or more.
- Been referred to, treated at or had any investigations at a hospital or clinic?
- Been absent from work or unable to perform your daily activities due to illness, disorder or injury for more than two weeks at a time?
- None of these

How will the questions read?

Apart from any conditions, scans, tests or investigations you've already told us about in this application are you currently:

Please tick all that apply. If none apply, tick "None of these"

- Waiting for the results of any test or investigation?
- You don't need to tell us about routine well women clinic appointments, routine mammograms, post or pre natal checks, employment medicals or private health medicals where there were no abnormal findings unless you are experiencing symptoms or they were arranged because of a recent finding. You don't need to tell us about a routine cervical screening appointment unless your last screening showed some abnormality.
- Experiencing symptoms or a condition that you're likely to seek medical advice or treatment for in the near future?
- Or do you currently have any physical or mental condition that restricts or causes difficulties in performing your daily activities or your occupation?
- None of these

How will the questions read?

Have any of your natural parents, brothers or sisters been diagnosed with, or died from, any of the following before age 60? Please tick all that apply. You do not need to tell us about half-brothers or half-sisters. If none apply or you don't know because you have no further contact with family members, or you are adopted tick the appropriate box.

- Heart attack, angina (**an-gin- a**) or stroke
- Type 2 Diabetes
- Cardiomyopathy (**cardio-my-athapy**)
- Breast, ovarian, colon or bowel cancer
- Cancer of another site (cancer other than of the ovary, breast, colon or bowel) including lymphoma (**lym-fome-a**)
- Familial adenomatous polyposis (FAP) / polyposis (**poly- pose- is**) coli
- Multiple sclerosis
- Motor neurone disease
- Muscular dystrophy (**dis- trophy**)
- Huntington's disease
- Parkinson's disease
- Alzheimer's disease
- Polycystic (**Poly-sis-tic**) kidney disease
- Any other inherited condition that runs in your family and that you have had or been advised to have screening for
- None of these, don't know as I have no further contact with family members or don't know as I am adopted

Quote - Personal

Apply - Personal

Additional details

Personal details

Policyholder

Health and lifestyle

Alison

Your lifestyle

Health, activities and travel

Personal medical history

Family history

Residency / overseas travel / sport

Occupation

Health & lifestyle

All fields are mandatory unless stated optional

Family history for

Have any of your natural parents, brothers or sisters been diagnosed with, or died from, any of the following before age 60?

Please tick all that apply. You do not need to tell us about half-brothers or half-sisters. If none apply or you don't know because you have no further contact with family members, or you are adopted tick the appropriate box.

Heart attack, angina or stroke

Please advise which of the following you need to disclose for this question:

A family history of stroke only

A family history of heart attack and/or angina only

A family history of both stroke and heart attack or angina

How many of your family members have been diagnosed with stroke or brain haemorrhage?

Type 2 Diabetes

Cardiomyopathy

Breast, ovarian, colon or bowel cancer

Cancer of another site (cancer other than of the ovary, breast, colon or bowel) including lymphoma

Familial adenomatous polyposis (FAP) / polyposis coli

Multiple sclerosis

Motor neurone disease

Muscular dystrophy

Huntington's disease

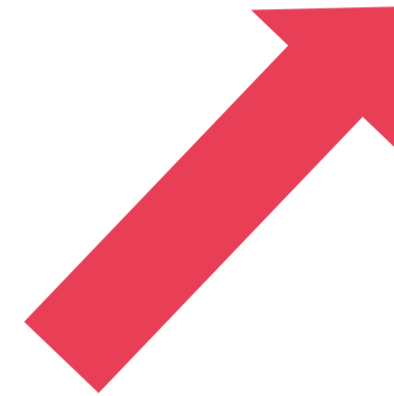
Parkinson's disease

Aviva Telephone Interviews

This is how the questions will read if you answer yes to the clients Family History Questions. It is important that you take the information down as detailed as you can.



How will the questions read?



Keep following the steps and asking the client your questions...

- Health, activities and travel
- Personal medical history
- Family history
- Residency / overseas travel / sport
- Occupation
- Overall cover
- H&L Summary

- Decision
- Payment
- Online trusts
- Next steps
- Activate Cover

Application ref: BAP0042KRW
[Add your own reference](#)
Valid until: 14-08-2018

During the last three years, have you spent more than 90 days in total in Africa, the Caribbean, Russia, Thailand or Ukraine? **No**

Are you currently living outside of, or during the next 12 months intend to spend more than 30 days outside of:

- The UK, EU or other Western European countries
- North America
- Australia or New Zealand

Do you take part in any of the following activities?

Underwater diving	No
Mountaineering or rock climbing	No
Caving or potholing	No
Flying (other than as a fare paying passenger), hang gliding or paragliding	No
Motorcar or motorcycle sport	No
Powerboat racing	No
Trans-ocean sailing or offshore racing	No
Parachuting, skydiving or BASE jumping	No
Full contact martial arts, combat sport or boxing	No
Any extreme sport, for example bungee jumping (other than one-off bungee jumps), white water rafting, cliff or free diving, etc.	No
None of these	Yes

Edit

Occupation

Are you a member of the Armed Forces Reserves or Territorial Army? **No**

Are you likely to travel as part of your occupation to countries where there are areas of internal conflict or insecurity (other than as a member of the Armed Forces)? **No**

Edit

Overall cover

Apart from this application, have you applied to Aviva for life insurance within the last 12 months? **No**

Apart from this application, have you applied to Aviva for critical illness or employee significant illness cover within the last 12 months? **No**

Including this application, will the total amount of life insurance with Aviva or any other company, be more than £1,000,000? **No**

Including this application, will the total amount of critical illness and/or employee significant illness with Aviva or any other company, be more than £500,000? **No**

Edit



Aviva Telephone Interviews

The next section is for you to check your answers. You should always confirm with the client the answers they have provided, once you are confident these match, select 'Continue.'

Once you have clicked 'Continue' you cannot go back, so be sure the questions are answered fully!

The screenshot displays the Aviva for Advisers web interface. At the top, there is a yellow header with the Aviva logo and the text 'AVIVA for Advisers'. Below the header is a navigation menu with links for Home, My Clients, Quote, Apply, Tracking, Fund Centre, Platform Services, Library, and Corporate. The main content area is divided into two columns. The left column shows a progress bar with sections: 'Quote - Personal' (checked), 'Apply - Personal' (checked), 'Additional details' (checked), 'Personal details' (checked), and 'Policy' (checked). Below this is a section titled 'Health and lifestyle' with a sub-section 'Check' containing items: 'Your lifestyle' (checked), 'Health, activities and travel' (checked), 'Personal medical history' (checked), 'Family history' (checked), and 'Residency / overseas travel / sport' (checked). The right column is titled 'Health & lifestyle summary for [redacted]' and contains a list of expandable sections: 'Personal details', 'Your lifestyle', 'Personal medical history', 'Family history', 'Residency / overseas travel / sport', 'Occupation', and 'Overall cover'. At the bottom of the right column are two buttons: 'Save & exit' and 'Continue'. A red arrow points to the 'Continue' button.

Aviva Telephone Interviews

Once you have submitted the application, it will either:
Accept, Decline or Refer.

If the policy is accepted, you can see this by the Acceptance Offer produced by Aviva.

If the policy is Declined, you need to confirm to the client that the Broker will be getting in touch with them to confirm the next steps.

If the policy is Referred, press 'Continue', the application will ask for GP details, you must ask for these from the client.

The screenshot displays the Aviva for Advisers application interface. At the top, there is a yellow navigation bar with the Aviva logo and the text "AVIVA for Advisers". Below this is a secondary navigation bar with buttons for "Home", "My Clients", "Quote", "Apply", "Tracking", "Fund Centre", "Platform Services", "Library", and "Corporate".

The main content area is divided into two panels. The left panel is a sidebar with a list of application steps, each with a green checkmark indicating completion: "Quote - Personal", "Apply - Personal", "Additional details", "Personal details", "Policyholder", "Health and lifestyle", "H&L Summary", "Decision", "Payment", and "Online trusts". A blue button labeled "Decision summary" with a right-pointing arrow is located under the "Decision" step.

The right panel is titled "Decision Summary" and contains the following information:

- A red arrow points from the "Decision summary" button in the sidebar to a green box with a white checkmark that says "We're happy to offer cover" and "Acceptance Offer".
- Below this, the policy details are listed: "Life Insurance+ (Decreasing cover) - for [redacted] £13.82 per month".
- Further details include: "Cover amount: £120,000", "Term: 30 years", "Premium basis: Guaranteed", "Cover summary: Life and Critical Illness cover (£13.82)", and "Policy interest rate: 8%".
- There is a section for "Account information" with a dropdown arrow.
- A note states: "Based on no changes to the policy in the future, the total premiums payable over the full policy term will be £4,975.20".
- The "Policy no: BPL01XM0B" is displayed, along with an "Edit" button.
- At the bottom of the panel, there is a blue button "Save & exit" and a yellow button "Continue".

Life Insurance+ (Decreasing cover) - for [redacted] £-- per month

[redacted]

Based on the other life covered details, we can't give you an immediate decision, we need to look at your application in more detail.

[redacted]

Based on information on your application, we can't give an immediate decision, we need to look at the application in more detail.

You need to tell us if any of the answers to the health and lifestyle questions change before we confirm when cover will start.

Please be aware, if you have edited product details and health and lifestyle answers, we will underwrite the product(s) originally requested. Once we have accepted the application, you will be able to edit product details again.

Policy no: [redacted]

Aviva Telephone Interviews



AVIVA for Advisers

Home My Clients Quote Apply Tracking Fund Centre Platform Services Library Corporate

Logged in as: Alison Biskup

Welcome back Alison Biskup
Your account (5953098220) was last used on 29th November 2018 at 10:41
If you believe this to be incorrect, please contact us on 0800 056 4607

Existing clients New search

Surname* *Mandatory

First name

Date of birth DD MM YYYY

Search Clients

Policy search

Policy number

Search Policies

Letter of authority

Find out what details we need to process requests

Find out more

New business tracking **Saved quotes** Part-completed apps

169 Total policies 40 Policies issued

Most recent applications

Client name(s)	Application reference	Product (Policy number)	Status	Date submitted
		Life Insurance+ (BPL02659F)	Accepted	29/11/2018
		Life Insurance+ (BPL02659D)	Accepted	
		Life Insurance+ (BPL0264HR)	Accepted	28/11/2018
		Life Insurance+ (BPL0263HJ)	Accepted	28/11/2018
		Life Insurance+ (BPL026167)	Accepted	27/11/2018
		Income Protection+ (BPL0260N7)	Accepted	27/11/2018
		Life Insurance+ (BPL025YTX)	In Underwriting	26/11/2018

Quick quote or apply

Quote Application

Please Select >>>

Go

Library

The Library contains brochures, key features documents and other information about all our products

Find out more

BMI Calculator

Use this calculator to see the likely underwriting terms applied for your client's height and weight.

Click here to begin download:

BMI Calculator

This is what the application will look like if it has been Referred. You then need to download the Application Summary and input GP details.

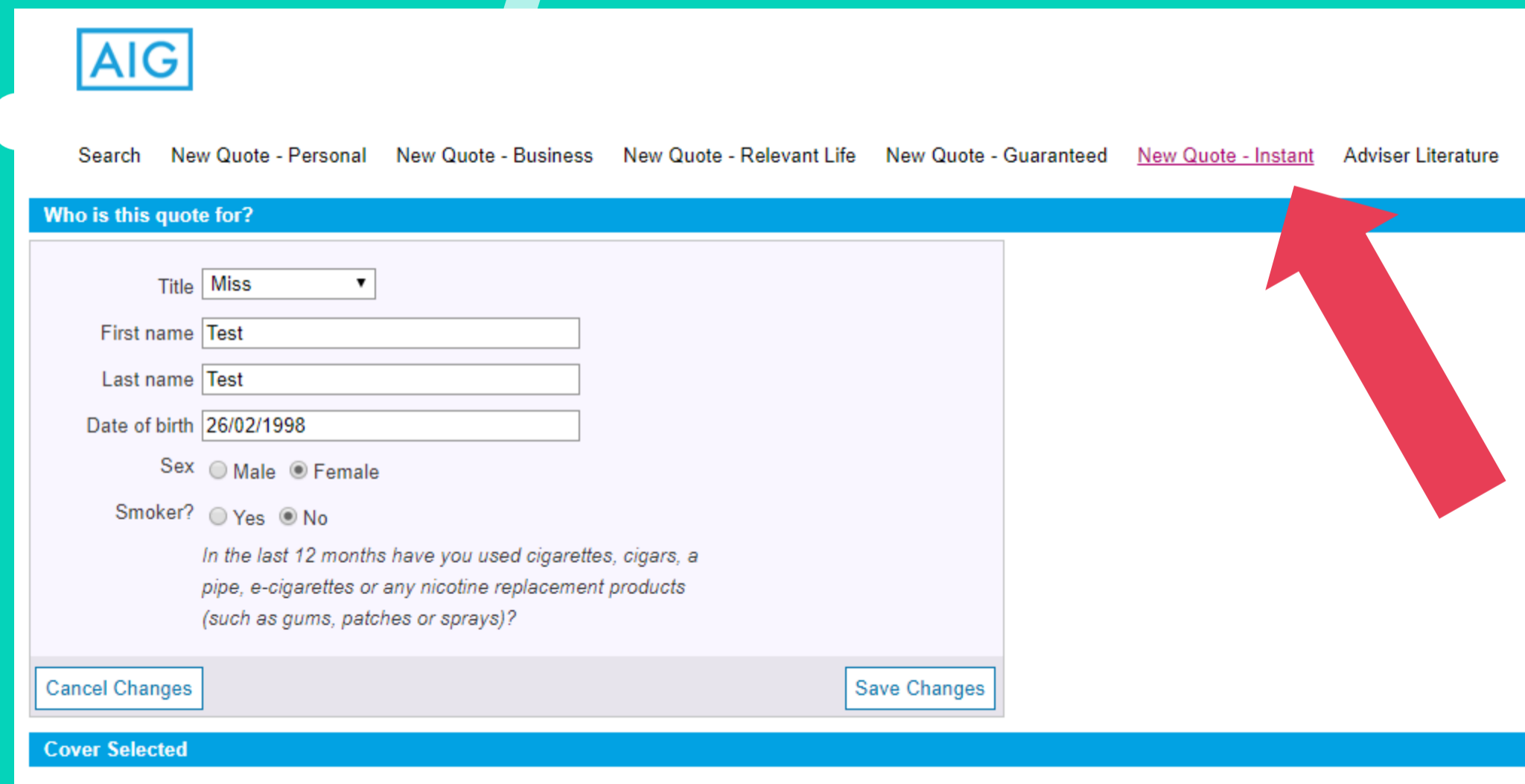
Your application will then move to the 'New Business Tracking' page.

Completing Telephone Interviews

We will now learn about AIG Telephone Interviews

Completing AIG Telephone Interviews

For AIG, you need to log in under the Advisers Log in, you can find this on the Log in Sheet.

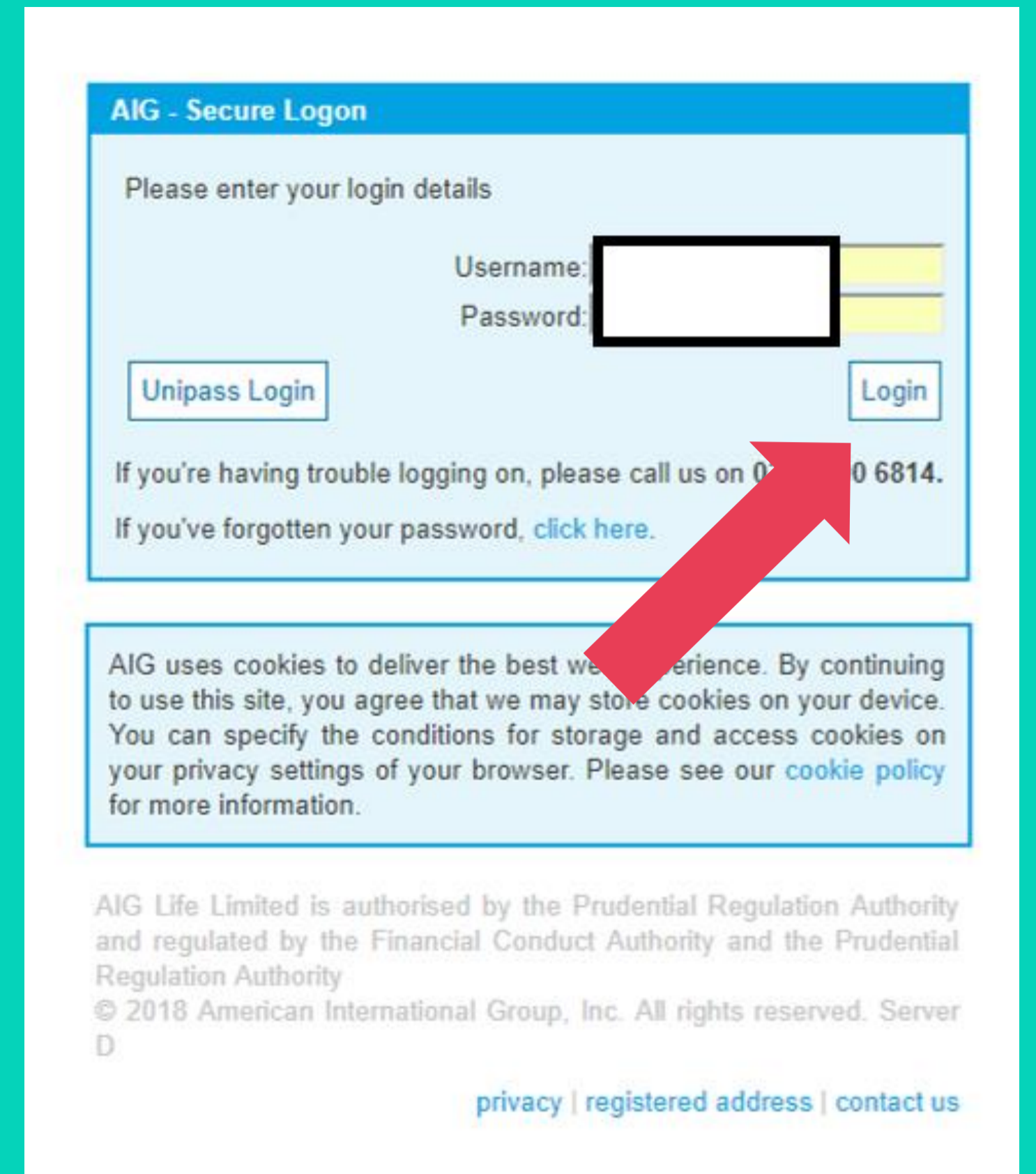


The screenshot shows the AIG website navigation menu. The 'New Quote - Instant' link is highlighted with a red arrow. Below the navigation menu is a form titled 'Who is this quote for?' with the following fields:

- Title: Miss
- First name: Test
- Last name: Test
- Date of birth: 26/02/1998
- Sex: Male Female
- Smoker?: Yes No

Below the form is a question: "In the last 12 months have you used cigarettes, cigars, a pipe, e-cigarettes or any nicotine replacement products (such as gums, patches or sprays)?"

At the bottom of the form are two buttons: 'Cancel Changes' and 'Save Changes'.



The screenshot shows the AIG Secure Logon page. The page title is 'AIG - Secure Logon'. The main heading is 'Please enter your login details'. There are two input fields: 'Username:' and 'Password:'. The 'Login' button is highlighted with a red arrow. Below the login fields are two buttons: 'Unipass Login' and 'Login'. There is also a link for 'click here' if the user has forgotten their password. At the bottom of the page, there is a cookie policy notice and a footer with the text: 'AIG Life Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. © 2018 American International Group, Inc. All rights reserved. Server D.' and links for 'privacy | registered address | contact us'.

You then need to select the Product the Broker is applying for and input the clients name from Mortgage Keeper.

Completing AIG Telephone Interviews

Just like you did with Aviva, you need to copy the details from the Protection Quote into the Protection Application. If the premium is incorrect, you need to inform the Broker.

This insurance quotation will not explain all of the benefits of your insurance, how it works or what the risks of taking out this kind of insurance are. For more information about these, please read the Key Facts document. The Key Facts document should be available to download from Create Finance Limited but if you cannot find it please ask Create Finance Limited for a copy.

If you have read the Key Facts and would like more detailed information, please ask Create Finance Limited for a copy of the Insurance Details. They should also be able to answer any question you might have.

ABOUT YOU AND THE INSURANCE YOU HAVE ASKED FOR

Name	
Date of Birth	
Gender	MALE FEMALE
Are you a smoker?	Non-smoker Non-smoker
(We define a smoker as someone who has smoked or used any nicotine-based products within the last 12 months.)	
Insurance	Instant Life Insurance (joint)
Amount we pay if you die	£220,000
How long it lasts	20 years
Type of insurance	Decreasing
	Interest rate: 8%

Confidential

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AIG

Search Policy reference e.g. P000001000

Iain Sillet | Profile Summary | Associate Unip

Search New Quote - Personal New Quote - Business New Quote - Relevant Life New Quote - Guaranteed New Quote - Instant

Who is this quote for?

Miss Test Test

Date of birth: 26/02/1998
Sex: Female
Smoker? No

Application Summary

£0.00 per month

Cover Selected

Instant Life Insurance Premium:

This cover is for Test Test

Term years 20 Term months 0

Interest rate 8%

Quotation Basis Premium Sum assured

Sum assured 220,000

Quote Details

Your reference: add
AIG quote reference: P269895859

Commission will be shown here through the quote

Commission not calculated [Adjust Commission](#)

Cancel Changes Quote Save Changes

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Completing AIG Telephone Interviews

Once you have inputted the Clients information, you will then be taken to the questions screen.

The screenshot shows the AIG application interface. The main form is titled 'Test's Name & Address' and contains the following fields:

- Title: Miss
- First name: Test
- Last name: Test
- Preferred contact number: 01332742741
- Address line 1: 1 Morledge
- Address line 2: (empty)
- Town/city: Derby
- County: Derbyshire
- Postcode: DE1 2AW
- Customer's email address: alison@createfinance.co.uk

The sidebar on the right shows the 'Application Summary' with a monthly payment of £5.34 per month. Below this, the 'Application Details' section lists various tasks with progress indicators:

- Quote Details: ✓
- Name & Address: ✓
- Guidance: ✓
- Getting To Know You: ...
- Direct Debit: (empty)
- Cover Activation: (empty)

Navigation buttons include 'Back' and 'Next'.

This block is a close-up of the 'Application Summary' section. It features a blue header with the text 'erson' and 'Application Summary'. Below the header, a light purple box displays the monthly payment amount: £5.34 per month. To the right of this box is a blue 'Next' button with a right-pointing arrow.



Test's Getting To Know You

Have you ever had:

→ Cancer or a brain or spinal tumour? ?

Yes No

→ Heart condition or heart surgery? ?

Yes No

→ Stroke, brain haemorrhage, brain damage or injury or brain surgery? ?

Yes No

→ Multiple sclerosis (MS), motor neurone disease (MND) or other progressive neurological condition? ?

Yes No

→ Hepatitis B or C, or cirrhosis of the liver?

Yes No

→ A positive HIV test or are you waiting for the result of a HIV test?

Yes No

→ An illness which is terminal or are you on kidney dialysis or a waiting list for any organ transplant (or have you had such surgery)? ?

Yes No

→ In the last 10 years have you had an eating disorder or an addiction to drugs or alcohol?

Yes No

→ In the last 10 years have you attempted self harm or suicide, or stayed overnight in a specialist clinic or hospital for mental illness?

Yes No

→ In the last 5 years have you lived in Africa, Thailand, the Caribbean or Russia for more than a month?

Yes No

→ In the last 3 months have you had any of the following symptoms for which you may or may not have seen a doctor or medical professional?

- Persistent cough (lasting longer than 3 weeks)
- Unexplained weight loss
- Bleeding or change in bowel habit
- A growth or lump
- A mole or skin blemish which has changed in appearance
- Onset of fits or seizures

Yes No

→ Are you waiting for any of the following investigations? ?

- ECG, echocardiogram or other heart investigations
- Biopsy
- CT, MRI, ultrasound or other type of scan
- Chest x-ray
- Internal camera investigations (e.g. endoscopy or colonoscopy)

Yes No

How will the questions read?

How will the questions read?



[Search](#) [New Quote - Personal](#) [New Quote - Business](#) [New Quote - Relevant Life](#) [New Quote - Guaranteed](#) [New Quote - Instant](#) [Adviser Literature](#)

Test's Your Health

What is your height and weight? Please choose scale:

Metric ▾

What is your height in metres?

1.651

What is your weight in kilos?

53.2

In the last 5 years have you:

Had, or been treated for raised blood pressure, raised cholesterol or diabetes?

Yes No

Been prescribed any medication, treatment or counselling for a month or more?

Yes No

Been advised to have or had any medical investigations, scans or tests?

Yes No

Seen or been asked to see medical professionals more than once in connection with the same medical condition?

Yes No

[Back](#)

[Next](#)

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Previous Login: 29/11/2018 14:56

Status: [Show Summary](#) | [Show History](#)

Your reference:

AIG quote reference: P269895859

Test's tasks

[Transfer To Customer](#)

[Quote Details](#) ✓

[Name & Address](#) ✓

[Guidance](#) ✓

[Getting To Know You](#) ✓

[Your Health](#) ✓

[Your Lifestyle](#) ...

[Direct Debit](#)

[Cover Activation](#)

[privacy](#) | [registered address](#) | [contact us](#)

How will the questions read?



[Search](#) [New Quote - Personal](#) [New Quote - Business](#) [New Quote - Relevant Life](#) [New Quote - Guaranteed](#) [New Quote - Instant](#) [Adviser Literature](#)

[Iain Sillet](#) | [Profile Summary](#) | [Associate Unipass](#) | [Log](#)

Test's Your Lifestyle

Our experience tells us people sometimes underestimate how much they consume when asked about smoking, drinking and drug use. It's really important you give an accurate answer, if you do not we might have to reject a future claim from you.

→ Which of the following best describes you:

How many of the following do you drink in a typical week? (If none please enter "0". Consider an average over the last 6 months, rather than a specific week)

→ Pints of beer, lager, cider or alcopop

→ Small glasses of wine (175ml)

→ Large glasses of wine (250ml)

→ Single measures of spirits or shots

→ Have you ever been advised to reduce your alcohol consumption by a medical professional? Yes No

→ Have you used recreational or illegal drugs in the last 10 years? Yes No

[← Back](#)

[Next →](#)

Your reference:
AIG quote reference: P269895859

Test's tasks

[Transfer To Customer](#)

[Quote Details](#)

[Name & Address](#)

[Guidance](#)

[Getting To Know You](#)

[Your Health](#)

[Your Lifestyle](#)

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[privacy](#) | [registered address](#) | [contact](#)

How will the questions read?

Test's About You

Have you been banned from driving or convicted of careless or reckless driving in the last 5 years?

Have you ridden a motorcycle on the road in the last 12 months? ?

Do you participate in any of the following pastimes? ?

- Mountaineering or rock climbing
- Flying (other than as a fare paying passenger)
- Parachuting or skydiving
- Hang gliding
- Powerboat racing
- Motor car or motorcycle racing
- Diving
- None of these

Does your job involve any of the following? ?

- Working in the Armed Forces or Territorial Army
- Commercial fishing or Merchant Shipping
- Sea Diving
- Working at heights over 50 ft or 15 metres
- Flying or Aviation
- I do not currently work
- None of these

Do you currently live or do you intend to live or work outside the UK, Channel Islands, Isle of Man or Gibraltar in the next 2 years? ? Yes No

Before the age of 65 have any of your parents, brothers or sisters had:

- Heart attack, angina or stroke
- Cardiomyopathy
- Breast or ovarian cancer
- Bowel or colon cancer
- Polycystic kidney disease
- Alzheimer's disease
- Huntington's disease
- Motor neurone disease
- Don't know
- None of these

Do you have any existing policies with AIG Life Limited (formerly Ageas Protect Limited or Fortis Life Limited) or do you intend to apply for further cover with AIG Life Limited? Yes No

[Back](#) [Next](#)

Application Details

Status: ✓

Quote reference: P269895050

Test's About You ✓

Name & Address ✓

Guidance ✓

Getting To Know You ✓

Your Health ✓

Your Lifestyle ✓

About You

Direct Debit

Cover Activation

None of these



Please answer the following about the Huntington's disease.

How many relatives had 'Huntington's disease'?

1

Do you have any existing policies with AIG Life Limited (formerly Ageas Protect Limited or Fortis Life Limited) or do you intend to apply for further cover with AIG Life Limited?

Yes No

[Back](#)

[Next](#)

Similarly to Aviva, if you select 'Yes' to any of the questions, more questions will show. It is important that you read these to the client.

Who is this application for?

Miss Test Test

Customer reference: 32379612
Date of birth: 26/02/1998
Sex: Female
Smoked tobacco (last 12 months?): No

Cover Applied For

Instant Life Insurance £5.34 per month

Cover reference: P269895859-01
Cover is for: Test
Sum assured: £220,000.00
Duration: 20 Years
Terms expiry date 28/01/2019



Thank you

We are pleased to confirm we can provide you with cover on our **standard terms**. Please press 'next' to purchase your cover.

[Cancel Cover](#)

[Make Changes](#)

[View Full Terms](#)

[Back](#)

If AIG are happy to offer cover, you will see this screen. If the cover is Referred, they will ask for GP details, if it is declined, you need to inform the client.

How will the questions read?

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finance