



Your guide to CPME



Continued Personal
Medical Exclusions

About our CPME offering

Our CPME offering makes it easy for you to switch individual clients to AXA, whilst keeping their underwriting terms from previous insurance providers. We're here to help you find global healthcare plans that suit your clients, switching them without worry.

Our terms are designed to meet a range of requirements, and our simple switch process means less paperwork, with our experienced team on hand to help.

What about loadings and exclusions?

Exclusions

There are **some conditions we won't exclude**, if well-maintained. This could be hypertension, for example. This is reviewed on a case-by-case basis, so please speak to us for more information.

Loadings

If your client answers 'no' to all three medical questions, there's no loading.

If a loading is required, they can often be as low as 5%.



Who's eligible for CPME terms?

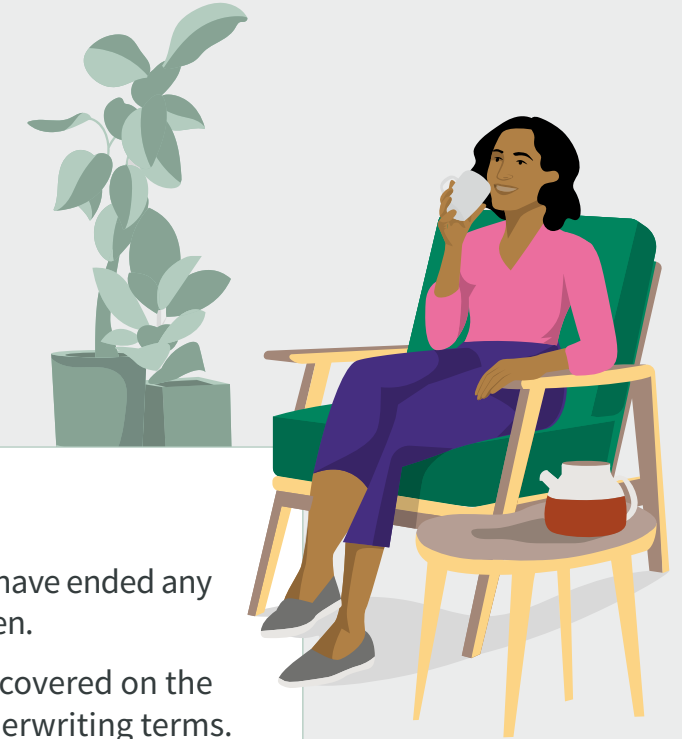
We've made our CPME underwriting available to a range of individual customers, no matter if they were previously on a group scheme. And we don't restrict underwriting styles or domestic/international providers, as we know sometimes options can be limited.

Available to clients switching from:

- Either domestic or international providers.
- Individual plans or group schemes.
- A range of previous underwriting styles, including Medical History Disregarded (MHD).

What are the requirements?

- They need to have recently had **12 months continuous cover**. This could have ended any time in the last 90 days, as we can back-date policy start dates up until then.
- We need a copy of the previous **insurance certificate** for every person covered on the policy, detailing who's covered, the dates of cover and any special underwriting terms.
- They need to be under **80 years old**.
- They need to be switching to a **similar level of cover** to their previous plan, including like-for-like benefits.
- They need to be switching to either our Global Health Plan or Islands Health Plan.*



It's simple to switch to us

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To switch

- 1** Email us your client's details and answers to the three medical questions for each person. These help determine the price and must be correct.
- 2** We'll get back to you and provide you with a price within two working days.
- 3** Email us the signed switch application form[†] and certificate(s) of cover.
- 4** We'll discuss any further details with you, and help you set up cover.

Three medical questions

- 1** Have you or any person included in this application had any treatment in hospital or consulted a medical practitioner in the last 12 months?
- 2** Do you or anyone else included in this application, have any treatment, any consultations, investigations, diagnostic tests planned or pending? (Including prescribed medication.)
- 3** In the last five years has anyone to be insured under this policy, had, or received treatment, for any form of heart condition or problem, stroke, diabetes, cancer, mental illness, including depression, that has required referral to a psychiatrist?

[†] Please note all information provided on the application must reflect the initial quote done by our team. If not, this will delay your client's application.

It's simple to switch to us

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Details we need for a quote

To get a quote, please provide the following details about your client:

- Names and date of births for policyholder and any dependants
- Area of cover
- Primary country of residence
- Excess
- Nationality
- Currency
- Purchase country
- Payment frequency
- Start date (there should be no gap in cover)
- Answers to the medical questions for each policyholder and any dependants
- Level of cover required – please include current cover

[Read more about switching to AXA](#)



Talk to us today



Speak to your
AXA representative.



Email us at:
intermediarysales@axa.com

Visit the intermediary section
on our [website](#)



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PB113727/10.23

