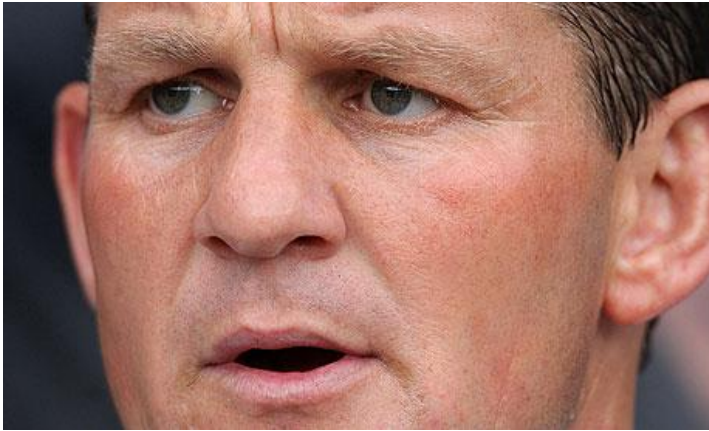


## Announcing the launch of

### **Active Minds**

#### *Specialist insurance providers for people with mental health conditions*



'I've cried so many tears there are no more left to shed'

Dean Windass has twice tried to take his own life. The second time would have proven fatal unless close friend Andrea Rainey had not wrestled him to the floor to prevent him from hanging himself with his belt from the banister.

'People always thought I was the same

Dean Windass, the joker, the life and soul of the party, but inside I was falling apart.

To me, death seemed like a viable option and I just felt a world without me in it would ease the suffering for others around me. There's no rationale. I turned to drink and my problems and mental state just completely deteriorated.'

Mental health affects one in every four people in Britain at some point in their life time. The conditions can range from depression and anxiety to schizophrenia and personality disorders. Following the diagnosis of a mental health condition many people find it extremely difficult to obtain travel or life insurance.

The insurance industry has long been criticised for the way it views mental health conditions, often refusing to offer comprehensive policies for people affected by these conditions. Orbis Insurance Services have developed a unique range of products under the banner of their new company Active Mind Insurance Services. Orbis have worked closely with their insurers to provide statistical information and develop a more tailored question set to better facilitate all individuals who have, or have had a mental health condition.

Lauren Stovell, Manager of Orbis says 'We have worked with charities including Bipolar UK to widen the understanding of mental health conditions in the insurance industry. We have created a unique question set which better assesses a client's condition with the view to offering a bespoke policy for our customers. It has often been documented that insurers do not have an understanding of mental health conditions and therefore use a blanket model to assess cases and many of the questions are not applicable to the individuals condition'.

Active Minds aims to change the way the insurance market views mental health conditions and pave the way for over 10 million people, who are affected by this condition to obtain reasonable terms without being penalised.

Dean Windass says 'Having suffered from a mental health condition in the past I understand that the stigma surrounding the condition is often unjust. My profession takes me around the world and I don't feel that my previous conditions should have a detrimental effect on my ability to travel.'

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#### **WHY THE DIFFICULTY GETTING INSURANCE?**

Managing Director, Christopher Jordan, states “Insurers assess risks when calculating premiums. But because the insurance industry is becoming so competitive Insurers are refusing more and more risks and concentrating on what they believe are the safer cases.”

Lauren Stovell, General Manager of Orbis which is promoting ‘Active Minds’ continues “as far as the insurance companies are concerned, mental health problems conjure up the image of irrational decisions. But with one in four people suffering, at one time in their lives from depression, anxiety and stress etc, the medical profession has addressed the problem seriously. Most of us now realise that the ‘pull yourself together’ approach is completely wrong and can sometimes have the opposite effect. What we believe, here at Active Minds is that we must take into account treatment, medication and care. If we do then we can seriously address the problem of offering insurance. And if the risk does remain, still offer insurance but with a re-adjustment of the rates.

#### **Travel Insurance – Why refuse cover?**

\*If an individual has a history of mental health issues, particularly manic depressive conditions, an insurer will rate a travel policy due to ‘an increased risk of cancellation’.

\*If an individual has been admitted to hospital as an inpatient this would also indicate instability to an insurer and therefore increase the possibility of exclusion.

\*Recent changes in medication will also factor in.

\*Most insurers follow a generic question set and any individual who falls outside the acceptance criteria defined by these will be excluded. This is not the case for all insurers. Ideally what you are looking for is an insurance broker who can find the best solution for YOU.

#### **Life Assurance – Why refuse cover?**

\*It is deemed to be unethical to impose suicide exclusion on life policies for people who have a history of mental health conditions. Ultimately, the purpose of removing the exclusion was for individuals to stop feeling selected against. Unfortunately, this meant that many insurance providers simply stopped providing life cover for people with mental health conditions..

#### **HOW ACTIVE MINDS CAN OVERCOME THE PROBLEM**

Chris Jordan says the answer lies in individual underwriting. “Most insurance companies in an attempt to keep costs low, underwrite on a broad-brush basis. They don’t want to ‘dig too deep’ and evaluate personal criteria as this would take time and money. It would also take a lot of expertise to evaluate each and every risk – and that increases the costs.”

Lauren Stovell adds “but Orbis can afford the time because we only deal with what are called non standard risks. We even have our own in-house medical screening department. Our philosophy is to understand the condition thoroughly and work with our insurers and the relevant charities to provide our clients with the best policy available.”

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**AVAILABLE FOR INTERVIEW – CHRIS JORDAN – MANAGING DIRECTOR**

**TEL: 01424 215 315**

**MOB: 07770 820 845**

**AVAILABLE FOR INTERVIEW – LAUREN STOVELL – GENERAL MANAGER**

**TEL: 01424 215 315**

**MOB: 07540 636 122**