

Back pain

Why are we concerned?

Back pain is the leading cause of disability, so a history of back pain is significant for income protection, TPD and WOP. Although it may be caused by a slipped disc, sciatica or something more serious, very often no underlying cause is identified, and x-rays and CT scans can be normal when there are symptoms. Back pain can be made worse by being overweight, and chronic pain may affect other conditions like depression.

What terms can be offered?

Most often we are asked when a spine exclusion is going to be imposed. Our decision will be based on:

- Time off work
- Time since last symptoms
- How many episodes there have been and over how long
- Whether the customer has a manual or sedentary job

A minimum of an exclusion will be applied when:

- There has been recurrent back pain or recent symptoms
- The customer has required more than a week off work in the last two years

If there is a known underlying cause then the assessment will be based on that rather than the symptoms of back pain alone.



Life Cover

- standard rates



Critical Illness

- standard rates



IP/TPD/WOP

- usually excluded



Global Treatment

Global Treatment is acceptable



Is medical evidence required?

Not usually. If anything needs to be clarified from the application we will ring the customer or get a nurse tele-interview.