

Guidance for insurance websites on talking about suicide

There are many reasons why, as an insurance-related business, you might want to talk about insurance and suicide on your website or in other materials. You might want to match the level of information provided by competitors; it might form part of a package of information on a variety of health issues that affect your customers; or it might be something that you frequently get asked questions about.

Whatever the reason, there are some things you should bear in mind when talking about suicide in any of your materials.

This guidance has been drafted following a review of existing materials from a variety of insurance-related sources and attempts to embody the good practice seen as well as to improve some of the approaches we have come across. We then asked Samaritans to look over it and we thank them for their help in refining our thoughts.

Where to start?

Assuming that you know there is a need for information about suicide and you want to make it as effective as possible, your next question should be...

Why might my customer want to learn more about suicide and insurance?

They might have lost someone to suicide and are trying to understand what happens next, or they might want to understand the details of what is covered in their own policy (either existing or new customers).

We may never really know which of these applies so we have to produce materials that cover the information from both perspectives.

People who have lost a loved one to suicide

It is natural that after someone has taken their own life, family members will have questions about whether any insurance is valid and what processes they will need to go through to make a claim.

As you will know, any bereavement is extremely distressing, and bereavement by suicide can be particularly difficult. **It is really important that you signpost to sources of support and specialist bereavement services early in your materials.** There are also specialist agencies dedicated to helping people in this situation such as <https://supportaftersuicide.org.uk>. If your customer could have access to support services via their policy, such as RedArc, Morgan Ash, Health Claims Bureau, Square Health, Best Doctors or an Employee Assistance programme, include prominent details.

Dispelling the myth that insurance never pays out is an important first step followed by a discussion of:

- a) the circumstances in which an insurer pays out for death by suicide
- b) the typical suicide exclusion clause and why it is there
- c) where customers can find sources of independent help

If it is appropriate, you can also provide links to further detailed information such as:

- a) the typical questions and information that the customer will need to provide to support a claim
- b) the possibility that the insurer will obtain medical records and the consent required for this to happen
- c) how long it will take
- d) what happens if the company does not pay the claim and the typical appeals process that follows

It may be that there is no claim involved but, having experienced the loss of someone close to them, the person seeking information is an existing policyholder looking to clarify their own cover. Explaining how to do this and providing appropriate contact information is also important.

People who are seeking to understand whether suicide is covered in their existing policy

Of course, it is possible that someone who is seeking this kind of information may be thinking of suicide, and might be looking to understand whether their life insurance will be paid if they take their own life. This could be an existing customer with a policy already in place, or it could be a new customer looking to arrange insurance.

So the very first thing your materials should do is signpost prominently and up front to sources of help.

External charities should include national suicide prevention organisations but if your customer base is local, you might also want to research local initiatives and include them in your materials. Getting to know them and asking for a review could also help you to check that your materials have the right tone and contain the right details.

You may even want to consider getting some training before attempting to draft the information – see the accompanying Directory of Training Resources, which lists both free online training as well as more substantial courses.

Again, your existing customers may have access to personal sources of help through their policy. For example, this could include RedArc, Morgan Ash, Health Claims Bureau, Square Health, Best Doctors or an Employee Assistance programme. Whatever you have available, remind customers up front that it is there and tell them the easiest possible route to access it.

Access to insurance – new customers

A lot of people seek information about suicide and insurance because they believe that they will have difficulty obtaining the cover they need due to a current or past medical issue.

So the next priority should be to dispel some myths and provide accurate factual information about the process of applying for cover. This should include a discussion of:

- a) the circumstances in which an insurer pays out for death by suicide
- b) the typical suicide exclusion clause and why it is there
- c) where customers can find sources of help and specialist brokers

If it is appropriate, you can also provide links to further detailed information such as:

- a) confirmation that a past suicide attempt does not always mean that a customer can't get insurance
- b) confirmation that past or current mental illness does not always mean that a customer can't get insurance
- c) confirmation that a family history of suicide or mental illness is not likely to affect their own chances of getting cover or the terms of that cover
- d) the typical questions a customer will be asked when applying for insurance
- e) why it is important to give full and accurate information on application forms
- f) the possibility that the insurer will obtain medical records and the consent required for this to happen
- g) how long it will take
- h) what happens if the chosen company does not offer insurance or offers terms that the customer is not happy with

Language to use

It's important to use appropriate language and terminology in your communications.

- a) don't refer to someone 'committing suicide' – this is a familiar term, but isn't very sensitive. Suicide is not a crime, and the term 'commit' comes from a time when it was. Using this language can lead to stigma around suicide and some people can find it upsetting and inappropriate. 'Taking your own life' or 'death by suicide' or simply 'suicide' are more appropriate.
- b) simple, factual information is best. Don't go into too much detail and refer on to qualified sources of help if needed.
- c) be careful when stating that life insurance could pay out for a death from suicide – you don't want to encourage this or make it seem like a possible solution to people's troubles, so avoid terminology such as '**don't worry**, life insurance does pay out for suicide'. Again, factual information is best, just as you would give if talking about another cause of death.
- d) the above guidelines on language would also apply if using pictures on your communications. Even if a picture seems appropriate to you, think about whether it could spark emotions in someone looking at the website. For example, however beautiful a landscape is, it will not be appropriate if it includes areas or structures known to be where suicides often take place.

Bear in mind that the customer may not just be looking for Life insurance and if it is appropriate for your business, include anything relevant for other forms of cover such as Critical Illness or Income Protection policies.

And finally, if you are trying to match information provided by a competitor, don't assume they have got all their facts and figures correct, do your own research and if in doubt, get it checked by an expert.

Many thanks once again to Samaritans (<https://www.samaritans.org>) for their help and support in producing this guidance and we hope it will help you to discuss suicide in the most effective and sensitive way for the benefit of your customers.

About ASPiIN:

Action for Suicide Prevention in Insurance is a voluntary industry group that has been set up to identify opportunities within our industry to contribute to preventing suicide, to support those affected by the impact of suicide and to act as a hub for sharing knowledge and engaging with groups within society who share our aims. The members of the working group come from a variety of operational roles including underwriting and claims. All have professional experience of the devastating impact of suicide and, supported by their companies, want to give their time to doing something about it.

The people involved are: Jen Oakey, David Banks, Catherine Lyons, Danielle Archer, Fraser Ballantine, Helen Morris, Simon Corley, Vicki Livingstone and Karin Lloyd.