



Spotlight on alcohol

We take a closer look at alcohol intake including the underwriting implications for affected customers.

There's nothing wrong with enjoying a glass of wine or a pint of beer but do you understand how much alcohol you drink on a weekly basis?

The NHS advises that men and women shouldn't regularly drink more than 14 units a week, to keep the health risks from drinking alcohol low.

They also suggest spreading drinking over three or more days if you regularly drink as much as 14 units a week.¹

How much alcohol is in a drink?

The size and strength of a drink will determine the number of units it contains. It's not as simple as one drink, one unit. For example, a glass of wine can range from just over one unit to more than three units depending on the size of the glass and the type of wine.



What is a unit of alcohol?

One unit = 10 millilitres or eight grammes of pure alcohol.¹

One unit = the amount of alcohol an average adult can process in an hour.¹

14 units = how many drinks?²

- Six pints of 4% beer.
- Six 175ml glasses of 13% wine.
- Five pints of 4.5% cider.
- 14 x 25ml glasses of 40% spirits.

Sources:

1 NHS Choices, Alcohol units, April 2018

2 Drinkaware, What is an alcohol unit?, May 2019

Why do we ask about alcohol consumption?

Drinking high quantities of alcohol regularly can have serious consequences on your health. For example, it can increase your risk of liver damage, heart disease, cancer, diabetes and ultimately lead to early death.

People seem to think that if they quote alcohol levels on an insurance form higher than the NHS recommended amounts, it will affect how much their policy will cost. This is incorrect - we usually allow much higher levels before we'll consider a person as having an increased risk.

Assessing your application for protection

It's important that you give us accurate details around your alcohol consumption and drinking history when you apply for a policy.

If you've been advised to drink less by a GP, or you've attended some form of counselling due to alcohol consumption, please let us know.

Assessing a claim

It's very important that you tell us how much you drink. If a claim is made on your policy and it's clear that the information you disclosed around your alcohol intake was incorrect, we may not be able to pay the claim – which could impact you and your family.

If excess alcohol has contributed to a death, it will be detailed on the death certificate.

If you'd like guidance on whether we can consider providing cover, you can call our pre-submission underwriting helpline on 03457 83 54 73.

Find out more

[NHS Choices](#) and [Drinkaware](#) provide useful information on the effects alcohol can have on your health. Use the online calculators to work out how many units of alcohol you're drinking as well as self-assessment tools to help you determine if you're drinking too much.

Key statistics

7,697 people died from alcohol-specific causes in 2017 in the UK.³



In 2018 we declined **2% of life claims**.

36% of those claims were declined as a result of customers not giving us accurate information about their alcohol intake and dependency.⁴



Sources:

3 Office for National Statistics, Alcohol-specific deaths in the UK: registered in 2016, December 2018

4 Aegon, 2018 Claims paid report, March 2019