

SUMMER BULLETIN 2024

Hello and welcome to our first Insurance4InsulinPumps (I4IP) Bulletin. If you have been a customer with us for some time, we wanted to thank you for your ongoing support.

We are a small company providing insurance for insulin pumps and unlike many others offering insurance, I have a personal interest in ensuring that our products provide you and your families with the very best coverage for your insulin pumps.. [Read here](#) about my diabetes journey with my daughter Kate, who has had an insulin pump since 2011 and how, since then, I have adapted and improved our product – Insurance 4 Insulin pumps.

If you have any feedback or would like me to address specific questions in our next bulletin, please let me know [here](#).

John

John Bainbridge

(Director & founder of Insurance 4 insulin Pumps)



INSURANCE **4** insulin pumps

TRUSTED BY THOUSANDS TO PROTECT
THEIR INSULIN PUMPS



LATEST NEWS

BIGGEST DIABETES BREAKTHROUGH SINCE THE DISCOVERY OF INSULIN GETS NHS GREEN LIGHT...

The National Institute for Health and care excellence (NICE) has recommended life changing technology for people with Type 1 diabetes. The committee is suggesting that people are offered a hybrid closed loop system, or otherwise known as an artificial pancreas.

Hybrid closed loop systems comprise a continuous glucose monitor sensor attached to the body. This transmits data to a body-worn insulin pump. It calculates how much insulin needs to be automatically delivered into the body to keep blood glucose levels within a healthy range.

People can use these systems to continue normal activities without the need for regular finger prick testing or injecting themselves with insulin to control their blood sugar levels. Keeping blood sugar levels under tight control greatly reduces the risk of complications such as blindness and amputations. Clinical trial and real-world evidence show that hybrid closed loop systems are more effective than standard care at maintaining blood glucose levels within a healthy range.

Evidence suggests that the systems appear to be more effective for people with higher long-term average blood glucose levels.

NICE has agreed with NHS England that all children and young people, women who are pregnant or planning a pregnancy, and those people who already have an insulin pump will be first to be offered a hybrid closed loop system as part of a 5-year roll-out plan.

It is fantastic news indeed and here at I4IP, we look forward to more information about the roll-out of this technology.

DIABETES, HEAT AND SUMMER.

Diabetes Type 1 brings with it many challenges but these can often be exacerbated in Summer months. While I know we haven't had a lot of heat so far this year, it is worth noting some of the top tips by the website Diabetes.org.uk on how to stay protected in extreme heat.



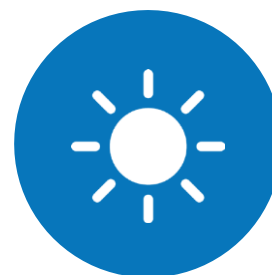
Check blood sugar levels

It goes without saying that if you usually **check your own blood sugar levels**, do this more often and be ready to adjust your diet or insulin dose if you take insulin.



Keep meters and test strips away from the sun

Extremes of temperature can also affect **blood glucose meters and test strips**. If you use these, keep your meter and test strips as close to normal room temperature as possible and out of direct sunlight.



Using diabetes technology in the sun

Follow the manufacturer's guidelines and your healthcare team's advice.



General guidance

If you wear a sensor and need to change it, avoid getting any sunscreen on your insertion site. Clean the area thoroughly before applying the new sensor so it sticks properly. The same applies to an insulin pump if you need to change the insertion site.



Store insulin properly

If you take insulin to treat your diabetes, keep a close eye on how you store it so it still works properly. In hot weather, insulin is best kept in the fridge to stop it going above room temperature. If you're out and about carry your insulin with you in a **cool bag, wallet or pouch**.



Stay hydrated

If you're being active or just relaxing, everyone knows that hot weather will make you sweat. This is your body's natural way of cooling down, but you'll need to replace the fluids.

Other top tips

When you're out and about in the sun, remember to:

- wear long sleeves, loose trousers, a hat and sunglasses with a UV 400 label
- apply sunscreen to exposed areas of your body 15 to 30 minutes before going out in the sun and reapply every two hours when you're still outside.
- if you have **neuropathy**, you may not be aware of your feet burning, so wear sunscreen and flip flops, sandals or shoes on hot ground.

Read the full article here: [Diabetes and hot weather | Diabetes UK](#)

CLAIMS UPDATE

In case you think you are one of those people that are very careful with your pump and nothing could ever happen to it, have a read below of just some of the claims we have received. These show that accidents can happen to anyone, so why not get total peace of mind and tell your friends about how they too can insure their pumps [here](#).

Damage claim

Incident - Accidental damage to screen, knelt on device when it was under something so did not see it there and device screen shattered. Paid out and sorted within 24 hours.

Damage claim

Incident - I removed the pump to have a shower and placed it onto the shelf in the bathroom. Our cat then knocked some items off the shelf including the pump and a towel. The towel landed fell on top of the pump and I inadvertently stood on it and screen is shattered.

Damage claim

Incident - My PDM was in my handbag which was hanging on the back of the chair in a restaurant. The restaurant was busy and my handbag has fallen off the back of the chair and another customer stood on my handbag. I only checked my handbag a few hours later and noticed the screen was cracked.

Here are just some of the things our happy customers say about our claims service...

“ That service was absolutely amazing and I wish everything in life was made so simple! I really, really appreciate it. ”



WHY SHOULD I BOTHER INSURING MY INSULIN PUMP?

If you qualify and get hold of an insulin pump on the NHS, in most cases, you will be expected to insure it. Insulin pumps are expensive items and whilst you may be able to insure your pump under your home insurance policy, it's best not to make any assumptions about the type of cover and protection you will receive. Read our article on page 18 [here](#) in Desang magazine about the things to consider if you are insuring your pump on your home insurance policy.

HOW DO WE DEAL WITH YOUR CLAIMS

The majority of our claims are as a result of accidental damage with a few being for theft. We aim to:

- Respond to your claim and make a decision within 24 hours
- Get you a replacement pump within 24 hours
- We have direct relationships with all the pump manufacturers
- We have declined only one claim in the last 12 months and that was with clear evidence of fraud.

GOING FORWARD...

- We would love to hear from you by sending your questions or comments to Enquiries@insurance4insulinpumps.com
- If you are happy with our service, we would love for you to leave a Trustpilot review [here](#).