

Protection Underwriting Guide

For UK financial adviser use only



Introduction

The majority of applications we receive get an immediate decision. However, occasionally we have to refer an application to one of our underwriters to review. They will quickly decide what risk your client might pose and if this means their monthly premiums are slightly higher, or if we need to exclude a condition from their policy.

Our guide gives you an overview of our current underwriting practices. However, please note that our underwriting practices can change at any time.

This document provides an indication of terms that may be offered for various disorders. The loadings indicated are suggestive of the final decision **once all relevant medical information has been received**. As some disorders present a cumulative risk when encountered together (for example, angina and hypertension) the final loading may be more than the individual load for each condition combined.

Benefits of using the Pre-Underwriting Tool:

24/7

Available round the clock, helping you submit business in the evenings or over the weekend.

Instant indicative decisions

Saves you time and unnecessary calls to our underwriters. You can use the tool whilst on the phone to clients, or in face-to-face meetings.

Multiple conditions

You can use the interactive tool for multiple disclosures. For complex cases, the tool can confirm the medical evidence needed and an indication of the final underwriting outcome, ensuring no nasty surprises.

Unique ID

Each enquiry generates a unique record saved in your Fastway dashboard – supporting your compliance processes. This also reduces the chance of errors or misunderstandings compared to over the phone.

Used by the experts

LV= underwriters use the tool during manual underwriting, so you'll get the same advice and results as we do.

No nasty surprises

The outcomes are the same as those you would get in the full application journey, helping you manage your client's expectations and avoiding wasted applications.

Alternatively you can email preunderwriting@LV.com

For Life and Critical Illness applications, some of the exclusions indicated may not be relevant as the condition is not covered by that policy. Please refer to the policy conditions for the product you're applying for to see if the indicated exclusion would affect the policy.

All underwriting decisions are subject to the receipt of a **completed application form with full medical disclosure** and, where applicable, the **relevant further medical information**.

For any specific underwriting queries please login to Fastway and use our Pre-Underwriting Tool at fastway.LV.com

Key

The following key will be used throughout this reference guide.

Life	Life insurance policies – Life Protection, Family Income Benefit, GIV, Business Protection Life Insurance
CI	Critical Illness (including Business Protection)
TPD	Total Permanent Disability
IP	Income Protection and Executive Income Protection
PSP	Personal Sick Pay
WOP	Waiver of Premium
GPR	General Practitioners Report
PSR	Paramedical Screening Report
EXCL	The relevant condition/activity will be excluded from the policy
I/C	Individual consideration
AOR	Accept Ordinary Rates
BP	Blood Pressure
BMI	Body Mass Index
AGE	Current Age

Please note: For IP and PSP the loadings and reports are a general guide and may vary depending on the waiting period chosen.

Please note: Per mille loadings may incur an additional charge to cover the increased cost of writing this business.

Medical underwriting guide

Abnormal cervical screening not requiring specialist referral / treatment	Life	CI	TPD	IP and PSP	WOP
Without a repeat negative cervical screening and/or not under routine screening.	AOR	Excl cervical and vaginal cancer. If insured conditions we'll also excl cervical and vaginal carcinoma in-situ	usually AOR	usually AOR	usually AOR
Repeat cervical screening normal, returned to routine screening.	AOR	AOR	AOR	AOR	AOR
Awaiting investigation or treatment	Await Results	Await Results	Await Results	Await Results	Await Results

Anxiety or depression	Life	CI	TPD	IP and PSP	WOP
Single episode within last 3 years, no time off work	usually AOR	usually AOR	usually EXCL	usually EXCL	usually EXCL
Single episode within 3 years, 2 months off work	25 – 50%	25%	EXCL	EXCL	EXCL
Single short episode over 3 years ago	AOR	AOR	AOR	usually AOR	usually AOR
Multiple episodes, where the last one was over a year ago	usually 25-50%	usually 25-50%	EXCL	EXCL	EXCL
With psychiatric referral or hospitalisation	GPR	GPR	GPR	GPR	GPR

Asthma	Life	CI	TPD	IP and PSP	WOP
Ratings for asthma are based on; Age of diagnosis, types of inhaler used, history of oral steroid/nebuliser use or hospital admissions, frequency of symptoms or attacks, time off work, smoker status. Due to the number of variations we suggest any asthma concerns are checked on the Fastway Pre-Underwriting Tool or referred to our pre-underwriting team, with the above information.					
For example: applicant diagnosed age <35, using Blue (reliever) and Brown (preventer) inhaler only, once a day, no previous oral steroid/nebuliser use, non-smoker, no asthma symptoms in the last 2 years	AOR	AOR	AOR	AOR	AOR
For example: applicant diagnosed age <35, using Blue (reliever) and Brown (preventer) inhaler only, once a day, no previous oral steroid/nebuliser use, smoker 5 per day, no asthma attacks in the last 2 years	25%	25%	25%	25%	25%
For example: applicant diagnosed age 35-50, using Blue (reliever) and Brown (preventer) inhaler only, once a day, no previous oral steroid/nebuliser use, smoker 15 per day, < 1 asthma attack per month	75%	75%	75%	75%	75%
For example: applicant diagnosed age 35-50, using Purple (combination) inhaler, non-smoker, hospital admission in the last year	GPR	GPR	Unable to offer cover	Unable to offer cover	Unable to offer cover

Diabetes

NB The following loadings relate to Life Insurance only. If the diagnosis was made less than 6 months ago, we're unable to offer cover.

We are unable to offer cover for all other products for Type 1 or Type 2 diabetes.

Underwriting decisions will be impacted by how long ago they were diagnosed, their current age, their control (HbA1c) and any complications. Generally younger lives or those with a longer duration will have ratings towards the higher end of the ranges shown in the table below.

We suggest any diabetes concerns are checked on the Fastway Pre-Underwriting Tool

Age	Latest HbA1c level		
	≤ 7.8% or 62 mmol/mol	7.9% – 8.7% or 63 – 72 mmol/mol	>8.7% or 72 mmol/mol
Up to age 30	200%	Unable to offer cover	Unable to offer cover
31-40	125 - 150%	200% - Unable to offer cover	Unable to offer cover
41-50	100 - 125%	125 - 150%	Unable to offer cover
51-60	75 - 100%	100 - 125%	Unable to offer cover
61-70	50 - 75%	75 - 100%	Unable to offer cover
71 and above	25 - 50%	50 - 75%	Unable to offer cover

Retinopathy will lead to an additional loading. Neuropathy and nephropathy would usually result in us being unable to offer cover.

We're unable to offer cover for diabetes in combination with heart attack, angina or stroke.

Although the above loadings indicate the latest HbA1c level, we would take into account the recent history of readings.

For example, if the life assured has a history of HbA1c levels >8%, and only the latest level is reduced, we may wait to offer cover to ensure that better control is maintained.

We will offer immediate underwriting decisions for some well controlled diabetics through our online system Fastway. Please check on the Fastway Pre-Underwriting Tool for an indication on the premium loading and whether a GPR will be required.

Epilepsy	Life	CI	TPD	IP and PSP	WOP
Single episode > 6 months ago, no continuing treatment	AOR	AOR	AOR	AOR	AOR
Single episode, continuing medication	AOR	AOR	EXCL	EXCL	EXCL
Ongoing symptoms:					
Within 6 months of onset	Unable to offer cover	Unable to offer cover	Unable to offer cover	Unable to offer cover	Unable to offer cover
Petit mal attacks only	Usually AOR	Usually AOR	AOR – EXCL	AOR – EXCL	AOR – EXCL
Other forms of epilepsy, < 6 attacks per annum, last attack within 2 years	75%	25%	EXCL	EXCL	EXCL
Other forms of epilepsy, 7–12 attacks per annum, last attack within 2 years	100%	50%	EXCL	GPR	GPR
Other forms of epilepsy, > 12 attacks per annum, last attack within 2 yrs	GPR	GPR	Unable to offer cover	Unable to offer cover	Unable to offer cover

Terms for IP and PSP may vary depending on the applicant's occupation, or waiting period. Occupations involving driving, heavy machinery, high accident risks or shift work will be considered on an individual basis. Terms for all products may vary depending on the type of treatment received and the type of seizure experienced.

Heart attack or angina

NB The following loadings relate to Life Insurance only. We're unable to offer cover for all other products for heart attack or angina. Ratings for heart attack or angina are based on; Current age, number of vessels affected, severity of initial disease, type of treatment/surgery, current heart function, any ongoing symptoms. Due to the number of variations we suggest any heart concerns are checked on the Fastway Pre-Underwriting Tool or referred to our pre-underwriting team, with the above information.

For example: applicant age <40 or current smoker	Unable to offer cover
For example: onset of symptoms, heart attack or surgical intervention within the last 12 months	Unable to offer cover
For example: applicant age > 65, mild disease in 1 minor vessel only, stent inserted, chest pain on exertion only.	100%
For example: applicant age 45-50, no investigations such as angiography, no ongoing symptoms and able to work full time.	225%
For example: more than 1 heart attack or in combination with stroke, diabetes or peripheral vascular disease.	Unable to offer cover

A GPR will be required in all cases. Loadings and reports will be subject to cumulative risk factors (eg increased BMI, adverse family history, further medical conditions).

High blood pressure or high cholesterol	Life	CI	TPD	IP and PSP	WOP
Applicant diagnosed under age 31	GPR	GPR	GPR	GPR	GPR
Diagnosed ≥ age 31, High blood pressure only, controlled on 1 or 2 medications (normal bp)	Usually AOR	AOR – 50%	AOR – 50%	AOR – 50%	Usually AOR
Diagnosed ≥ age 31, High cholesterol only, controlled on 1 medication (normal cholesterol)	Usually AOR	AOR – 50%	AOR – 50%	AOR – 50%	Usually AOR
Diagnosed ≥ age 31, One of the above diagnosed, slightly raised, medication recently increased	50 – 75%	50 – 100%	50 – 100%	50 – 100%	50 – 75%
Both of the above diagnosed, controlled on < 4 medications (normal bp/cholesterol)	AOR – 50%	AOR – 75%	AOR – 75%	AOR – 75%	AOR - 75%

A GPR or PSR may be required. Loadings and reports will be subject to age, smoker status and cumulative risk factors (eg increased BMI, adverse family history, further medical conditions)

Lumps or growths	Life	CI	TPD	IP and PSP	WOP
Lump or growth, confirmed benign	AOR	GPR/AOR	GPR/AOR	AOR	AOR
Lump or growth awaiting removal or investigation	Await Results	Await Results	Await Results	Await Results	Await Results
Lump or growth, not confirmed benign	GPR	GPR	GPR	GPR	GPR
The above decisions assume a single episode					
Recurrent lumps, confirmed or unconfirmed benign	GPR	GPR	GPR	GPR	GPR

Multiple sclerosis	Life	CI	TPD	IP and PSP	WOP
Relapsing remitting diagnosed < 1 year ago or Progressive diagnosed < 2 years ago	Unable to offer cover	Unable to offer cover in most cases for CI, TPD, IP, PSP and WOP			
Relapsing remitting. No disability	50%				
Relapsing remitting. Mild disability	100%				
Progressive. No disability	150%				
Relapsing remitting and moderate disability, or Progressive and mild disability	200%				
Otherwise. Any other form or severity	Unable to offer cover				

Musculoskeletal pain For example joints, muscles ligaments	Life	CI	TPD	IP and PSP	WOP
Within last 3 years	AOR	AOR	Usually EXCL	Usually EXCL	Usually EXCL
Over 3 years ago	AOR	AOR	AOR	AOR	AOR
Mutiple episodes	AOR	AOR	EXCL	EXCL	EXCL

NB The above is assuming a single episode in a non-manual occupation. Multiple episodes or manual occupations may be more likely to incur exclusions. Exclusions will be made as specific as possible.

Stroke	Life	CI	TPD	IP and PSP	WOP
Within the last 12 months	Unable to offer cover	Unable to offer cover in most cases for CI, TPD, IP, PSP and WOP			
Age < 45	I/C				
Age 45–54	250%				
Age 55–64	150%				
Age ≥ 65	75%				
Current smoker	Unable to offer cover				
More than 1 stroke or in combination with heart disease, diabetes or peripheral vascular disease.	Unable to offer cover				

A GPR will be required in all cases. Loadings and reports will be subject to a full recovery, no residuals and cumulative risk factors (for example; increased BMI, adverse family history, further medical conditions)

Cancer or tumours
As ratings for tumours and malignancy are calculated using a number of factors, no indication of terms have been offered. We will be happy to offer an estimated loading if we're provided with; the site of the tumour, the staging or grade of the tumour, and the date when treatment was last received.

Family history underwriting guide

Family history relates to first degree relatives only for example; mother, father, brother, sister. We only need to know about family illnesses diagnosed before they reached age 60. In some circumstances we may need to ask about Grandparents, Aunties and Uncles. The ages below are age at diagnosis not their current age. Please note: the ratings below apply to applicants who are under age 60. Loadings and reports will be subject to age, smoker status and cumulative risk factors (eg increased BMI, other family history, further medical conditions)

Alzheimer's	Life	CI	TPD	IP and PSP	WOP
1 relative aged < 60	50%	EXCL			
2 or more relatives diagnosed < 60	I/C	EXCL			

Breast or ovarian cancer	Life	CI	TPD	IP and PSP	WOP
Male lives in all cases	AOR				

Female lives

Insured age < 40

1 relative aged < 40	50%	Excl breast and ovarian tumours. Where an insured condition, excl ductal or lobular carcinoma in-situ, and ovarian tumours of borderline malignancy	Excl breast and ovarian tumours or carcinomas in-situ		
1 relative age 40-50	AOR				
1 relative age 51-59	AOR				
1 relative ≥ age 60	AOR				
2 relatives, youngest < age 40	100%	Excl breast and ovarian tumours. Where an insured condition, excl ductal or lobular carcinoma in-situ, and ovarian tumours of borderline malignancy	Excl breast and ovarian tumours or carcinomas in-situ		
2 relatives, youngest age 40-50	75%				
2 relatives, youngest age 51-59	50%				
2 relatives, both ≥ age 60	AOR				
3 or more relatives	I/C				

Insured age 40-50

1 relative < age 40	25%	Excl breast and ovarian tumours. Where an insured condition, excl ductal or lobular carcinoma in-situ, and ovarian tumours of borderline malignancy	Excl breast and ovarian tumours or carcinomas in-situ		
1 relative age 40-50	AOR				

Breast or ovarian cancer	Life	CI	TPD	IP and PSP	WOP
1 relative age 51-59	AOR	Excl breast and ovarian tumours. Where an insured condition, excl ductal or lobular carcinoma in-situ, and ovarian tumours of borderline malignancy	AOR		
1 relative ≥ age 60	AOR				
2 relatives, youngest < age 40	75%	Excl breast and ovarian tumours. Where an insured condition, excl ductal or lobular carcinoma in-situ, and ovarian tumours of borderline malignancy	Excl breast and ovarian tumours or carcinomas in-situ		
2 relatives, youngest age 40-50	50%				
2 relatives, youngest age 51-59	25%				
2 relatives, both ≥ age 60	AOR				
3 or more relatives	I/C				

Insured age 51-59

1 relative < age 40	AOR	Excl breast and ovarian tumours. Where an insured condition, excl ductal or lobular carcinoma in-situ, and ovarian tumours of borderline malignancy	Excl breast and ovarian tumours or carcinomas in-situ	AOR – 25%	25%
1 relative age 40-50	AOR	Excl breast and ovarian tumours. Where an insured condition, excl ductal or lobular carcinoma in-situ, and ovarian tumours of borderline malignancy	AOR		
1 relative age 51-59	AOR	50%	AOR		
1 relative ≥ age 60	AOR				

Breast or ovarian cancer	Life	CI	TPD	IP and PSP	WOP
2 relatives, youngest < age 40	50%	Excl breast and ovarian tumours. Where an insured condition, excl ductal or lobular carcinoma in-situ, and ovarian tumours of borderline malignancy	Excl breast and ovarian tumours or carcinomas in-situ		
2 relatives, youngest age 40–50	25%				
2 relatives, youngest age 51–59	AOR				
2 relatives, both ≥ age 60	AOR				
3 or more relatives	I/C				
Insured age ≥ age 60	AOR				

Bowel or colon cancer	Life	CI	TPD	IP and PSP	WOP
Insured age < 40					
1 relative < age 40	50%	Excl colorectal cancer, and where an insured condition also excl carcinoma in-situ of colon/rectum	Excl cancer		
1 relative age 40–44	25%	Excl colorectal cancer, and where an insured condition also excl carcinoma in-situ of colon/rectum	Excl cancer		
1 relative age 45–49	25%	25%	Excl cancer		
1 relative age 50–59	AOR	AOR	Excl cancer		
1 relative ≥ age 60	AOR				
2 relatives, youngest < age 40	100%	Excl colorectal cancer, and where an insured condition also excl carcinoma in-situ of colon/rectum	Excl cancer		
2 relatives, youngest age 40–49	75%	Excl colorectal cancer, and where an insured condition also excl carcinoma in-situ of colon/rectum	Excl cancer		
2 relatives, youngest age 50–59	50%	Excl colorectal cancer, and where an insured condition also excl carcinoma in-situ of colon/rectum	Excl cancer		
2 relatives, both ≥ age 60	AOR				
3 or more relatives	I/C				

Insured age 40–49					
1 relative < age 45	AOR	Excl colorectal cancer, and where an insured condition also excl carcinoma in-situ of colon/rectum	Excl cancer		
1 relative age 45–49	AOR	AOR	Excl cancer		
1 relative age 50–59	AOR				
1 relatives ≥ age 60	AOR				
2 relatives, youngest < age 40	75%	Excl colorectal cancer, and where an insured condition also excl carcinoma in-situ of colon/rectum	Excl cancer		

Bowel or colon cancer	Life	CI	TPD	IP and PSP	WOP
2 relatives, youngest age 40–49	50%	Excl colorectal cancer, and where an insured condition also excl carcinoma in-situ of colon/rectum	Excl cancer		
2 relatives, youngest age 50–59	25%	Excl colorectal cancer, and where an insured condition also excl carcinoma in-situ of colon/rectum	Excl cancer		
2 relatives, both ≥ age 60	AOR				
3 or more relatives	I/C				

Insured age 50-59

1 relative < age 40	AOR	Excl colorectal cancer, and where an insured condition also excl carcinoma in-situ of colon/rectum	Excl cancer		
1 relative age 40–44	AOR	50%	AOR		
1 relative age 45–49	AOR				
1 relative age 50–59	AOR				
1 relative ≥ age 60	AOR				
2 relatives, youngest < age 40	50%	Excl colorectal cancer, and where an insured condition also excl carcinoma in-situ of colon/rectum	Excl cancer		
2 relatives, youngest age 40–49	25%	Excl colorectal cancer, and where an insured condition also excl carcinoma in-situ of colon/rectum	Excl cancer		
2 relatives, youngest age 50–59	AOR	Excl colorectal cancer, and where an insured condition also excl carcinoma in-situ of colon/rectum	AOR		
2 relatives, both ≥ age 60	AOR				
3 or more relatives	I/C				

Insured age ≥ age 60

All other cancers	Life	CI	TPD	IP and PSP	WOP
1 relative	AOR				
2 relatives with same cancer	I/C				

A GPR or PSR may be requested in cases where risk factors are present in the Insured, the above are minimum loadings.

Diabetes	Life	CI	TPD	IP and PSP	WOP
1 relative with diabetes	AOR				
2 relatives with diabetes, applicant < 40	AOR	25% and where an insured condition also excl diabetes mellitus Type 1	25%		
2 relatives with diabetes, applicant ≥ 40	AOR				
3 relatives	25% - 50%	50% - 75% and where an insured condition also excl diabetes mellitus Type 1	50% - 75%		
4 or more relatives	50%				

A GPR or PSR may be requested in cases where risk factors are present in the Insured, the above are minimum loadings.

Heart attack, angina or stroke	Life	CI	TPD	IP and PSP	WOP
1 relative age < 45	AOR	25%	25%	AOR - 25%	AOR
1 relative age ≥ 45	AOR	AOR	AOR	AOR	AOR
2 relatives age < 60, at least one < 45, applicant < 40	75%	100%	100%	75%	75%
2 relatives age < 60, at least one < 45, applicant > 40	50%	75%	75%	50%	50%
2 relatives age < 60, at least one < 55, applicant < 40	50%	75%	75%	50%	50%
2 relatives age < 60, at least one < 55, applicant > 40	25%	50%	50%	AOR - 25%	AOR
2 relatives age < 60, both aged 55–59, applicant < 40	25%	50%	50%	AOR - 25%	AOR
2 relatives age < 60, both aged 55–59, applicant > 40	AOR	AOR	AOR	AOR	AOR
> 2 relatives	I/C	I/C	I/C	I/C	I/C

A GPR or PSR may be requested in cases where risk factors are present in the Insured, the above are minimum loadings.

Motor neurone disease	Life	CI	TPD	IP and PSP	WOP
Identical twin	I/C	Unable to offer cover			
1 relative (not identical twin) age < 45					
insured age < 45	I/C	Excl			
insured age 45-54	100%	Excl			
insured age 55-60	75%	Excl			
1 relative (not identical twin) age 45-55					
insured age < 45	100%	Excl			
insured age 45-54	75%	Excl			
insured age 55-60	50%	Excl			
1 relative (not identical twin) age > 55					
insured age < 45	75%	Excl			
insured age 45-54	50%	Excl			
insured age 55-60	25%	Excl			
2 or more relatives (not including an identical twin)	I/C				
Multiple sclerosis	Life	CI	TPD	IP and PSP	WOP
Identical twin, applicant age <= 55	50%	Excl			
Identical twin, applicant age > 55	25%	Excl			
1 relative (not identical twin), applicant age < 45	AOR	Excl			
1 relative (parent or half sibling), applicant age 45-55	AOR	50%			
1 relative (full sibling), applicant age 45-55	AOR	100%			
1 relative (not identical twin), applicant age > 55	AOR				
2 relatives (not identical twin), applicant age <= 55	50%	Excl			
2 relatives (not identical twin), applicant age > 55	25%	Excl			
3 or more relatives	I/C				
Parkinson's	Life	CI	TPD	IP and PSP	WOP
1 relative < age 50	50%	EXCL			
2 or more relatives	I/C	EXCL			

Body mass index (BMI) rating tables

BMI ratings assume no other risk factors are present.

We suggest any concerns are checked on the Fastway Pre-Underwriting Tool, which can take into account multiple risk factors to give you an indication of the underwriting decision.

To calculate BMI, please use the following calculations:

Imperial: $703 \times \text{weight in pounds} / (\text{height in inches} \times \text{height in inches})$

Metric: $\text{weight in kilograms} / (\text{height in metres} \times \text{height in metres})$

Life											
Age			Age			Age			Age		
Age	BMI		Age	BMI		Age	BMI		Age	BMI	
≤ 39	≤15	Unable to offer cover	40-49	≤15	Unable to offer cover	50-59	≤15	Unable to offer cover	≥ 60	≤15	Unable to offer cover
	16	GPR		16	GPR		16	GPR		16	GPR
	17-29	AOR		17	25%		17	25%		17-18	25%
	30-33	25%		18-30	AOR		18-33	AOR		19-35	AOR
	34-38	50%		31-35	25%		34-37	25%		36-39	25%
	39-40	75%		36-39	50%		38-40	50%		40-41	50%
	41	100%		40-41	75%		41	75%		≥42	Unable to offer cover.
	≥42	Unable to offer cover.		≥42	Unable to offer cover.		≥42	Unable to offer cover.			

Critical illness											
Age			Age			Age			Age		
Age	BMI		Age	BMI		Age	BMI		Age	BMI	
≤ 39	≤15	Unable to offer cover	40-49	≤15	Unable to offer cover	50-59	≤15	Unable to offer cover	≥ 60	≤15	Unable to offer cover
	16	GPR		16	GPR		16	GPR		16	GPR
	17-29	AOR		17	25%		17	25%		17-18	25%
	30-32	25%		18-29	AOR		18-29	AOR		19-29	AOR
	33-35	50%		30-32	25%		30-34	25%		30-34	25%
	36-37	75%		33-36	50%		35-37	50%		35-37	50%
	≥38	Unable to offer cover.		37-38	75%		38	75%		38-39	75%
				≥39	Unable to offer cover.		39	100%		≥40	Unable to offer cover.
				≥40	Unable to offer cover.						

IP											
Age		BMI		Age		BMI		Age		BMI	
≤ 39	≤ 15	Unable to offer cover		40-49	≤ 15	Unable to offer cover		≥ 50	≤ 15	Unable to offer cover	
	16	GPR			16	GPR			16	GPR	
	17	25%			17	25%			17	25%	
	18-29	AOR			18-30	AOR			18-32	AOR	
	30-31	25%			31-33	25%			33-35	25%	
	32-34	50%			34-36	50%			36-37	50%	
	35-36	75%			≥ 37	Unable to offer cover			≥ 38	Unable to offer cover	
	≥ 37	Unable to offer cover									

PSP											
Age		BMI		Age		BMI		Age		BMI	
≤ 39	≤ 15	Unable to offer cover.		40-49	≤ 15	Unable to offer cover.		≥ 50	≤ 15	Unable to offer cover.	
	16	GPR			16	GPR			16	GPR	
	17-31	AOR			17-33	AOR			17-35	AOR	
	32-34	50%			34-36	50%			36-37	50%	
	35-36	75%			≥ 37	Unable to offer cover			≥ 38	Unable to offer cover	
	≥ 37	Unable to offer cover									

Sports and hobbies

When your client is involved in a potentially dangerous activity, we need to know the following:

- How many times they'll take part each year.
- How often they take part (for example; daily, weekly, monthly, annually)
- Where (if abroad confirm which countries outside of the UK).
- Do they have any qualifications and club memberships.
- For motor sports, the type of vehicle, size of engine and details of their involvement in any races.

Scuba diving	Life	CI	TPD	IP and PSP	WOP
Holiday diving only, less than 20 dives per annum, depth < 40m	AOR	AOR	AOR	AOR	AOR
Diving to depth 40-50m	1 per mille up	EXCL	EXCL	EXCL	EXCL
Diving to depth > 50m	2 per mille up	EXCL	EXCL	EXCL	EXCL
Cave or pothole exploration	Additional 3 per mille	EXCL	EXCL	EXCL	EXCL
Internal wreck exploration	Additional 1 per mille	EXCL	EXCL	EXCL	EXCL

Mountaineering or rock climbing	Life	CI	TPD	IP and PSP	WOP
Indoor climbing only	AOR	AOR	AOR	AOR	AOR
UK only, below British (UK) technical grade 5a or British (UK) Adjectival grade Hard Very Severe	AOR	EXCL	EXCL	EXCL	EXCL
UK or overseas climbing, ≤ 3,000m, British (UK) technical grade 5a or British (UK) Adjectival grade Hard Very Severe and above	1 per mille up	EXCL	EXCL	EXCL	EXCL
UK or overseas climbing, > 3,000m, British (UK) technical grade 5a or British (UK) Adjectival grade Hard Very Severe and above	2 per mille up	EXCL	EXCL	EXCL	EXCL

Motor sports	Life	CI	TPD	IP and PSP	WOP
Track days only	Usually AOR	Usually AOR	Usually AOR	Usually AOR	Usually AOR
More Extensive involvement	Further details required on type of car/motorcycle, number of races and location.				

Flying – private and recreational	Life	CI	TPD	IP and PSP	WOP
Fixed wing aircraft					
Flying hours <100 per annum	1 per mille	EXCL	EXCL	EXCL	EXCL
Flying hours 101–150 per annum	2 per mille	EXCL	EXCL	EXCL	EXCL
Flying hours >150 per annum	4 per mille	EXCL	EXCL	EXCL	EXCL
Helicopter					
Flying hours <100 per annum	2 per mille	EXCL	EXCL	EXCL	EXCL
Flying hours 101–150 per annum	3 per mille	EXCL	EXCL	EXCL	EXCL
Flying hours >150 per annum	5 per mille	EXCL	EXCL	EXCL	EXCL

The above ratings assume the customer holds at least a private pilot's licence and does not take part in any of the following: competition, test or experimental flying, stunt flying, aeronautics, aerobatics, air racing or air rallying.

For any specific underwriting queries

Please login to Fastway and use our Pre-Underwriting Tool at



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