

Medical underwriting limits

Personal Protection and Business Protection

Our summary shows you what medical information we need to underwrite your client's application, depending on their age and the amount of cover they choose. Please use the key below each table for more information.

Flexible Protection Plan (FPP), Relevant Life Cover (RLC), Gift Inter Vivos (GIV), Family Income Benefit (FIB) – Life Insurance underwriting limits

For Family Income Benefit the cover amount is calculated as follows: annual benefit x term x 66%

Age next birthday	PSR*	Cotinine**	GPR	ME	HIV	BIOCHEM	PROF	HbA1c	NT-proBNP	EXECCG
To age 35	>£1m	>£1m	>£1m	>£4m	>£1.5m	>£2m	N/A	N/A	>£7.5m	N/A
36-40	£800,001	£800,001	>£1m	>£4m	>£1.5m	>£2m	N/A	N/A	>£7.5m	N/A
41-45	£600,001	£600,001	>£1m	>£3m	>£1.5m	>£2m	N/A	N/A	>£5m	N/A
46-50	£500,001	£500,001	>£1m	>£3m	>£1.5m	>£1m	N/A	N/A	>£4m	N/A
51-55	£400,001	£400,001	>£1m	>£2m	>£1.5m	N/A	£750,001	£750,001	>£3m	>£7.5m****
56-60	£300,001	£300,001	>£1m	>£2m	>£1.5m	N/A	£750,001***	£750,001	>£2m	>£5m****
61-65	£200,001	£200,001	>£1m	>£1m	N/A	N/A	£500,001***	£500,001	>£1.5m	>£3m****
66-70	£100,001	£100,001	>£1m	>£1m	N/A	N/A	£250,001***	£250,001	>£1m	>£2.5m****
71-75	£75,001	£75,001	£500,001	£750,001	N/A	N/A	£250,001***	£250,001	>£1m	>£2.5m****
Over 75	£50,001	£50,001	£500,001	£500,001	N/A	N/A	£250,001***	£250,001	>£1m	>£2.5m****

* PSR not required if ME required. ** Cotinine required on non smokers only. *** PSA included. **** NT-proBNP not required if EXECCG required.

In order to complete nurse screenings whilst social distancing, in some instances for life cover, we can consider virtual paramedical screening solutions with our nurse screening provider Square Health.

Financial requirements: Life Insurance (FPP/GIV/FIB)

	Full Financial QU	Independent evidence	Loan offer	Accounts
Personal	>£2.5m	>£3.5m	>£3.5m	N/A
Business	>£2.5m	>£3.5m	>£3.5m	>£3.5m

Financial requirements: Life Insurance (RLC)

Evidence of earnings

>£3.5m

Key

BIOCHEM Biochemistry blood test

EXECCG Exercise Electrocardiogram

GPR General practitioner's report

HbA1c Glycated haemoglobin blood test

HIV HIV test

ME Medical Examination Report

NT-proBNP NT-proBNP blood test

PROF Full blood profile

PSA Prostate Specific Antigen

PSR Paramedical Screening Report



FPP – Critical Illness and Total Permanent Disability insurance underwriting limits

Age next birthday	PSR*	Cotinine**	GPR	ME	HIV	BIOCHEM	PROF	HbA1c	NT-proBNP
To age 35	£500,001	£600,001	£750,001	>£1m	>£1m	>£1m	N/A	N/A	>£3m
36-40	£500,001	£600,001	£600,001	>£1m	>£1m	>£1m	N/A	N/A	>£3m
41-45	£400,001	£500,001	£500,001	£750,001	>£1m	£750,001	N/A	N/A	>£3m
46-50	£300,001	£500,001	£350,001	£650,001	>£1m	£650,001	N/A	N/A	>£3m
51-55	£200,001	£200,001	£150,001	£400,001	>£1m	N/A	£400,001 ***	£400,001	£750,001
56-60	£150,001	£200,001	£100,001	£400,001	>£1m	N/A	£400,001 ***	£400,001	£500,001
Over 60	£100,001	£200,001	£75,001	£400,001	>£2m	N/A	£400,001 ***	£400,001	£500,001

* PSR not required if ME required. ** Cotinine required on non smokers only. *** PSA included.

Financial requirements: FPP – Critical Illness and Total Permanent Disability

	Full Financial QU	Independent evidence	Loan offer	Accounts
Personal	£750,001	>£1.5m	>£1.5m	N/A
Business	£750,001	>£1.5m	>£1.5m	>£1.5m

FPP – Income Protection and Executive Income Protection underwriting limits (monthly amount of cover)

Age next birthday	PSR*	Cotinine**	ME	BIOCHEM	PROF	HbA1c	GPR	HIV
To age 41	£6,251	£6,251	£6,504	£6,504	N/A	N/A	£12,501	£10,001
42-46	£3,579	£3,579	£4,338	£4,338	N/A	N/A	£12,501	£10,001
47-51	£2,501	£2,501	£4,167	£3,254	N/A	N/A	£12,501	£10,001
52-56	£1,673	£1,673	£4,167	N/A	£2,171	£2,171	£12,501	£10,001
57-60	£1,197	£1,197	£2,501	N/A	£1,521	£1,521	£6,251	£10,001

* PSR not required if ME required. ** Cotinine required on non smokers only.

Financial requirements: FPP – Income Protection

	Proof of earnings
IP – self employed	£12,501

Financial requirements: Executive Income Protection

	Proof of earnings
IP – employed	£20,833

Key

BIOCHEM Biochemistry blood test

NT-proBNP NT-proBNP blood test

GPR General practitioner's report

HbA1c Glycated haemoglobin blood test

HIV HIV test

ME Medical Examination Report

PROF Full blood profile

PSA Prostate Specific Antigen

PSR Paramedical Screening Report

FPP – Personal Sick Pay underwriting limits (monthly amount of cover)

Age next birthday	PSR*	ME	BIOCHEM	PROF	HbA1c
To age 41	£2,773	£6,504	£6,504	N/A	N/A
42-46	£2,388	£4,338	£4,338	N/A	N/A
47-51	£1,912	£4,167	£3,254	N/A	N/A
52-56	£1,434	£4,167	NA	£2,171	£2,171
57-60	£958	£2,501	NA	£1,521	£1,521

* PSR not required if ME required.

Key

BIOCHEM Biochemistry blood test

EXEKG Exercise Electrocardiogram

HbA1c Glycated haemoglobin blood test

ME Medical Examination Report

PROF Full blood profile

PSA Prostate Specific Antigen

PSR Paramedical Screening Report

To find out more, please contact your LV= Account Manager on



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