

Non-Medical Limits

A guide to our underwriting limits for protection products



Life – Single & Joint Life

Age attained	Sum assured																					
	£0 – £25,000	£25,001 – £50,000	£50,001 – £80,000	£80,001 – £100,000	£100,001 – £200,000	£200,001 – £250,000	£250,001 – £300,000	£300,001 – £400,000	£400,001 – £500,000	£500,001 – £600,000	£600,001 – £750,000	£750,001 – £825,000	£825,001 – £900,000	£900,001 – £1,000,000	£1,000,001 – £1,500,000	£1,500,001 – £2,000,000	£2,000,001 – £2,500,000	£2,500,001 – £3,000,000	£3,000,001 – £3,500,000	£3,500,001 – £4,000,000	£4,000,001 – £5,000,000	£5,000,001 – £7,500,000
18-29															NSE GPR	NSE GPR HIV	NSE GPR HIV Biochem FQ	GPR ME HIV Biochem FQ	GPR ME HIV Biochem FQ FC		GPR ME HIV BP 3 FQ FC	
30-34															NSE GPR	NSE GPR HIV	NSE GPR HIV Biochem FQ	GPR ME HIV Biochem FQ	GPR ME HIV Biochem FQ FC		GPR ME HIV BP 3 FQ FC	
35-39													NSE		NSE GPR	NSE GPR HIV	NSE GPR HIV Biochem FQ	GPR ME HIV Biochem FQ	GPR ME HIV Biochem FQ FC		GPR ME HIV BP 3 FQ FC	
40-44											NSE		NSE GPR	NSE GPR HIV Biochem	NSE GPR HIV Biochem FQ	GPR ME HIV Biochem FQ		GPR ME HIV Biochem FQ FC		GPR ME HIV BP 3 FQ FC		
45-49										NSE	NSE GPR		NSE GPR Biochem	NSE GPR HIV Biochem	GPR ME HIV Biochem FQ		GPR ME HIV Biochem FQ FC	GPR ME HIV BP 3 FQ FC				
50-54									NSE GPR		NSE GPR Biochem		NSE GPR HIV Biochem	GPR ME HIV Biochem FQ		GPR ME HIV BP 3 FQ	GPR ME HIV BP 3 FQ FC		GPR ME HIV BP 1 Ex ECG FQ FC			
55-59									NSE GPR		NSE GPR BP 1		GPR ME HIV BP 1	GPR ME HIV BP 3 (females) BP 4 (males) FQ		GPR ME HIV BP 3 (females) BP 4 (males) FQ FC		GPR ME HIV BP 1 (females) BP 2 (males) Ex ECG FQ FC				
60-64					GPR	GPR NSE			GPR NSE BP 1	GPR ME BP 1				GPR ME BP 3 (females) BP 4 (males)	GPR ME BP 3 (females) BP 4 (males) FQ		GPR ME BP 1 (females) BP 2 (males) Ex ECG FQ	GPR ME BP 1 (females) BP 2 (males) Ex ECG FQ FC				
65-69				GPR		GPR ME		GPR ME BP 1						GPR ME BP 3 (females) BP 4 (males)		GPR ME BP 3 (females) BP 4 (males) FQ	GPR ME BP 1 (females) BP 2 (males) Ex ECG FQ		GPR ME BP 1 (females) BP 2 (males) Ex ECG FQ FC			
70+			GPR		GPR ME			GPR ME BP 1						GPR ME BP 3 (females) BP 4 (males)		GPR ME BP 3 (females) BP 4 (males) FQ	GPR ME BP 1 (females) BP 2 (males) Ex ECG FQ		GPR ME BP 1 (females) BP 2 (males) Ex ECG FQ FC			

Note: 1. Cotinine tests will be added to all NSEs and MEs for non-smokers and ex-smokers.
2. HIV testing for medical limits is saliva unless we are already obtaining blood in which case a blood test can be used.
3. For Family Income Cover, the value assessed against the non-medical limits will be calculated as the monthly sum assured multiplied by the number of months on the policy multiplied by 0.67.

Explanation of abbreviations used:

Biochem Biochemistry

BP1 Full blood profile

BP2 Full blood profile with Prostate Specific Antigen (PSA) test

BP3 Full blood profile with NT-proBNP (a blood test to detect heart problems)

BP4 Full blood profile with PSA and NT-proBNP tests

Ex ECG Exercise electrocardiogram

FC Financial questionnaire corroborated by 3rd party

FQ Financial questionnaire

GPR General Practitioner's report

HIV HIV test

ME Medical examination

NSE Nurse Screening Examination

Critical illness

Age attained	Sum assured																		
	£0 – £50,000	£50,001 – £80,000	£80,001 – £100,000	£100,001 – £125,000	£125,001 – £150,000	£150,001 – £250,000	£250,001 – £300,000	£300,001 – £400,000	£400,001 – £450,000	£450,001 – £500,000	£500,001 – £600,000	£600,001 – £750,000	£750,001 – £800,000	£800,001 – £1,000,000	£1,000,001 – £1,500,000	£1,500,001 – £2,000,000	£2,000,001 – £2,500,000	£2,500,001 – £3,000,000	£3,000,001+
18-29											NSE		NSE GPR Biochem	NSE GPR Biochem FQ	GPR ME Biochem FQ	GPR ME HIV BP 1 FQ FC		GPR ME HIV BP 3 FQ FC	
30-34											NSE		NSE GPR Biochem	NSE GPR Biochem FQ	GPR ME Biochem FQ	GPR ME HIV BP 1 FQ FC		GPR ME HIV BP 3 FQ FC	
35-39											NSE	NSE GPR	NSE GPR Biochem	NSE GPR Biochem FQ	GPR ME Biochem FQ	GPR ME HIV BP 1 FQ FC		GPR ME HIV BP 3 FQ FC	
40-44								NSE	NSE GPR	NSE GPR Biochem		GPR ME Biochem	GPR ME Biochem FQ		GPR ME HIV BP 1 FQ FC		GPR ME HIV BP 3 FQ FC		
45-49							NSE	NSE GPR		GPR ME Biochem			GPR ME Biochem FQ		GPR ME HIV BP 1 FQ FC		GPR ME HIV BP 3 FQ FC		
50-54						GPR		GPR ME		GPR ME BP 1		GPR ME BP 3	GPR ME BP 3 FQ		GPR ME HIV BP 3 FQ FC				
55-59				GPR			GPR ME			GPR ME BP 3 (females) BP 4 (males)			GPR ME BP 3 (females) BP 4 (males) FQ		GPR ME HIV BP 3 (females) BP 4 (males) FQ FC				
60-64		GPR				GPR ME BP 1				GPR ME BP 3 (females) BP 4 (males)			GPR ME BP 3 (females) BP 4 (males) FQ		GPR ME BP 3 (females) BP 4 (males) FQ FC		GPR ME BP 1 (females) BP 2 (males) Ex ECG FQ FC		
65+		GPR	GPR ME			GPR ME BP 1				GPR ME BP 3 (females) BP 4 (males)			GPR ME BP 3 (females) BP 4 (males) FQ		GPR ME BP 3 (females) BP 4 (males) FQ FC		GPR ME BP 1 (females) BP 2 (males) Ex ECG FQ FC		

Note: 1. Cotinine tests will be added to all NSEs and MEs for non-smokers and ex-smokers.
2. Do not aggregate the Life sum assured with the Critical Illness sum assured.
3. HIV testing for medical limits is saliva unless we are already obtaining blood in which case a blood test can be used.
4. For Family Income Cover, the value assessed against the non-medical limits will be calculated as the monthly sum assured multiplied by the number of months on the policy multiplied by 0.67.

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Biochem Biochemistry
BP1 Full blood profile
BP2 Full blood profile with Prostate Specific Antigen (PSA) test
BP3 Full blood profile with NT-proBNP (a blood test to detect heart problems)
BP4 Full blood profile with PSA and NT-proBNP tests
Ex ECG Exercise electrocardiogram
FC Financial questionnaire corroborated by 3rd party
FQ Financial questionnaire
GPR General Practitioner's report
HIV HIV test
ME Medical examination
NSE Nurse Screening Examination

Income protection

Age attained	Sum assured												
	£0 – £850	£851 – £1,250	£1,251 – £1,750	£1,751 – £2,500	£2,501 – £3,000	£3,001 – £3,500	£3,501 – £4,000	£4,001 – £4,500	£4,501 – £5,000	£5,001 – £6,000	£6,001 – £6,250	£6,251 – £10,000	£10,001+
18-39												GPR ME Biochem	GPR ME BP 1 HIV
40-44						NSE GPR			GPR ME Biochem				GPR ME BP 1 HIV
45-49					NSE GPR				GPR ME Biochem		GPR ME BP 3		GPR ME BP 3 HIV
50-54			GPR	NSE GPR		GPR ME BP 1						GPR ME BP 3	GPR ME BP 3 HIV
55-59		GPR	NSE GPR	GPR ME BP 1						GPR ME BP 3		GPR ME BP 3 HIV	

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Explanation of abbreviations used:

Biochem Biochemistry

BP1 Full blood profile

BP3 Full blood profile with NT-proBNP (a blood test to detect heart problems)

Ex ECG Exercise electrocardiogram

GPR General Practitioner's report

HIV HIV test

ME Medical examination

NSE Nurse Screening Examination

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