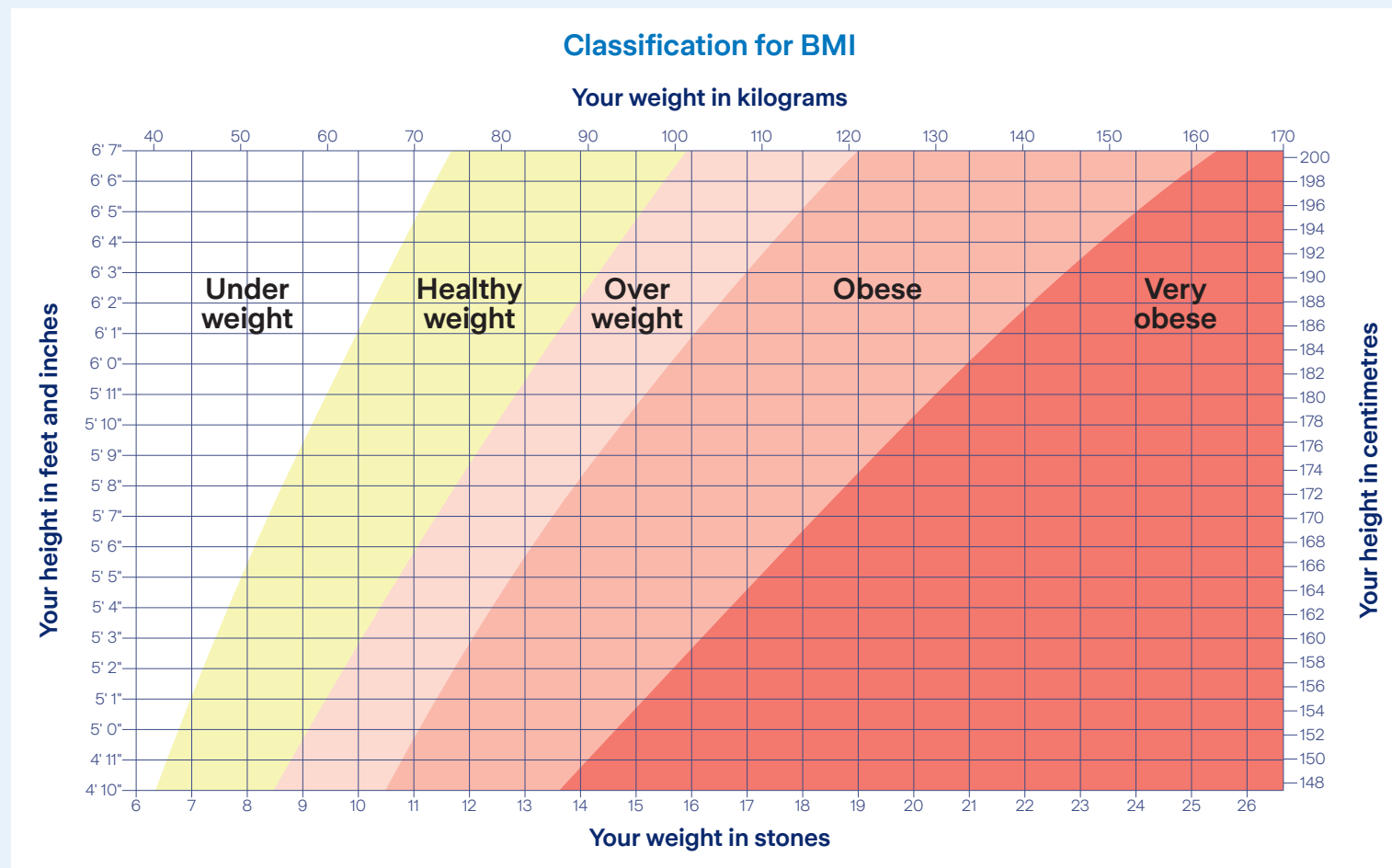


Underwriting and BMI

The fundamental cause of obesity is the consumption of excess calories, although other factors may also contribute. Obesity can lead to many health problems including diabetes, heart disease, stroke and some cancers. There are many ways in which a person's health in relation to their weight can be classified, but the most widely used method is body mass index (BMI) as it corresponds very closely to the actual mass of body fat.



Source: <https://www.nhs.uk/live-well/healthy-weight/height-weight-chart/>

Information we'll need

- Height
- Weight

Evidence we'll need

In most cases we will offer terms from the information given on the application. If we can't offer terms, we may need to ask for a medical examination or doctor's report.

Terms we could offer

BMI is rounded to the nearest whole number

BMI	Life cover					
	Under age 30	Age 30-39	Age 40-49	Age 50-59	Age 60-69	Age 70+
0-15	Poss Decline*	Poss Decline*	Poss Decline*	Poss Decline*	Poss Decline*	Poss Decline*
16	+50%*	+50%*	+50%*	+50%*	+50%*	+50%*
17	+25%*	+25%*	+25%*	+25%*	+25%*	+50%*
18	STD	STD	STD	+25%	+25%	+50%
19	STD	STD	STD	STD	+25%	+25%
20	STD	STD	STD	STD	STD	+25%
21	STD	STD	STD	STD	STD	STD
22	STD	STD	STD	STD	STD	STD
23	STD	STD	STD	STD	STD	STD
24	STD	STD	STD	STD	STD	STD
25	STD	STD	STD	STD	STD	STD
26	STD	STD	STD	STD	STD	STD
27	STD	STD	STD	STD	STD	STD
28	STD	STD	STD	STD	STD	STD
29	STD	STD	STD	STD	STD	STD
30	+25%	STD	STD	STD	STD	STD
31	+25%	+25%	+25%	STD	STD	STD
32	+25%	+25%	+25%	+25%	STD	STD
33	+50%	+25%	+25%	+25%	+25%	STD
34	+50%	+50%	+25%	+25%	+25%	+25%
35	+50%	+50%	+50%	+25%	+25%	+25%
36	+75%	+50%	+50%	+50%	+25%	+25%
37	+75%	+75%	+50%	+50%	+50%	+25%
38	+100%	+75%	+75%	+50%	+50%	+50%
39	+100%	+100%	+75%	+75%	+50%	+50%
40	+125%*	+100%	+100%	+75%	+75%	+50%
41	+150%*	+125%*	+100%	+100%	+75%	+50%
42	+150%*	+150%*	+125%*	+100%	+75%	+50%
43	+175%*	+150%*	+125%*	+100%	+100%	+75%
44	Decline	+175%*	+150%*	+125%*	+100%	+75%
45	Decline	Decline	+175%*	+125%*	+100%	+75%
46	Decline	Decline	+175%*	+150%*	+125%*	+75%
47	Decline	Decline	Decline	+150%*	+150%*	+100%
48+	Decline	Decline	Decline	Decline	Decline	Decline

Please note: The decisions detailed in the tables are based on BMI only and assume there are no other medical risk factors. **Key: STD** – standard rates * this is the potential decision but will be referred into manual underwriting for assessment

Terms we could offer

BMI is rounded to the nearest whole number

BMI	Critical illness and Total Permanent Disability				
	Under age 30	Age 30-39	Age 40-49	Age 50-59	Age 60-69
0-15	Poss Decline*	Poss Decline*	Poss Decline*	Poss Decline*	Poss Decline*
16	+50%*	+50%*	+50%*	+50%*	+50%*
17	+25%*	+25%*	+25%*	+25%*	+25%*
18	STD	STD	STD	STD	STD
19	STD	STD	STD	STD	STD
20	STD	STD	STD	STD	STD
21	STD	STD	STD	STD	STD
22	STD	STD	STD	STD	STD
23	STD	STD	STD	STD	STD
24	STD	STD	STD	STD	STD
25	STD	STD	STD	STD	STD
26	STD	STD	STD	STD	STD
27	STD	STD	STD	STD	STD
28	STD	STD	STD	STD	STD
29	STD	STD	STD	STD	STD
30	+25%	+25%	STD	STD	STD
31	+25%	+25%	+25%	STD	STD
32	+25%	+25%	+25%	+25%	STD
33	+50%	+25%	+25%	+25%	+25%
34	+50%	+50%	+25%	+25%	+25%
35	+75%	+50%	+50%	+25%	+25%
36	+75%	+75%	+50%	+50%	+25%
37	+75%*	+75%	+50%	+50%	+25%
38	+100%*	+75%	+75%	+50%	+50%
39	+125%*	+100%*	+75%	+50%	+50%
40	Decline	+125%*	+100%*	+75%	+50%
41	Decline	Decline	+125%*	+75%	+50%
42	Decline	Decline	Decline	Decline	Decline
43	Decline	Decline	Decline	Decline	Decline
44	Decline	Decline	Decline	Decline	Decline
45	Decline	Decline	Decline	Decline	Decline
46	Decline	Decline	Decline	Decline	Decline
47	Decline	Decline	Decline	Decline	Decline
48+	Decline	Decline	Decline	Decline	Decline

Please note: The decisions detailed in the tables are based on BMI only and assume there are no other medical risk factors. **Key: STD** – standard rates * this is the potential decision but will be referred into manual underwriting for assessment

Terms we could offer

BMI is rounded to the nearest whole number

BMI	Income protection			
	Under age 30	Age 30-39	Age 40-49	Age 50-59
0-15	Poss Decline*	Poss Decline*	Poss Decline*	Poss Decline*
16	+25%*	+25%*	+25%*	+25%*
17	+25%*	+25%*	+25%*	+25%*
18	+25%	+25%	+25%	+25%
19	STD	STD	STD	STD
20	STD	STD	STD	STD
21	STD	STD	STD	STD
22	STD	STD	STD	STD
23	STD	STD	STD	STD
24	STD	STD	STD	STD
25	STD	STD	STD	STD
26	STD	STD	STD	STD
27	STD	STD	STD	STD
28	STD	STD	STD	STD
29	+25%	STD	STD	STD
30	+25%	+25%	STD	STD
31	+25%	+25%	+25%	+25%
32	+50%	+25%	+25%	+25%
33	+50%	+50%	+25%	+25%
34	+75%	+50%	+50%	+25%
35	+100%*	+75%	+50%	+50%
36	+100%*	+75%	+50%	+50%
37	+125%*	+100%*	+75%	+50%
38	Decline	+100%*	+75%	+75%
39	Decline	+125%*	+100%*	+75%
40	Decline	Decline	+100%*	+100%*
41	Decline	Decline	Decline	Decline
42	Decline	Decline	Decline	Decline
43	Decline	Decline	Decline	Decline
44	Decline	Decline	Decline	Decline
45	Decline	Decline	Decline	Decline
46	Decline	Decline	Decline	Decline
47	Decline	Decline	Decline	Decline
48+	Decline	Decline	Decline	Decline

Please note: The decisions detailed in the tables are based on BMI only and assume there are no other medical risk factors. **Key: STD** – standard rates * this is the potential decision but will be referred into manual underwriting for assessment

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