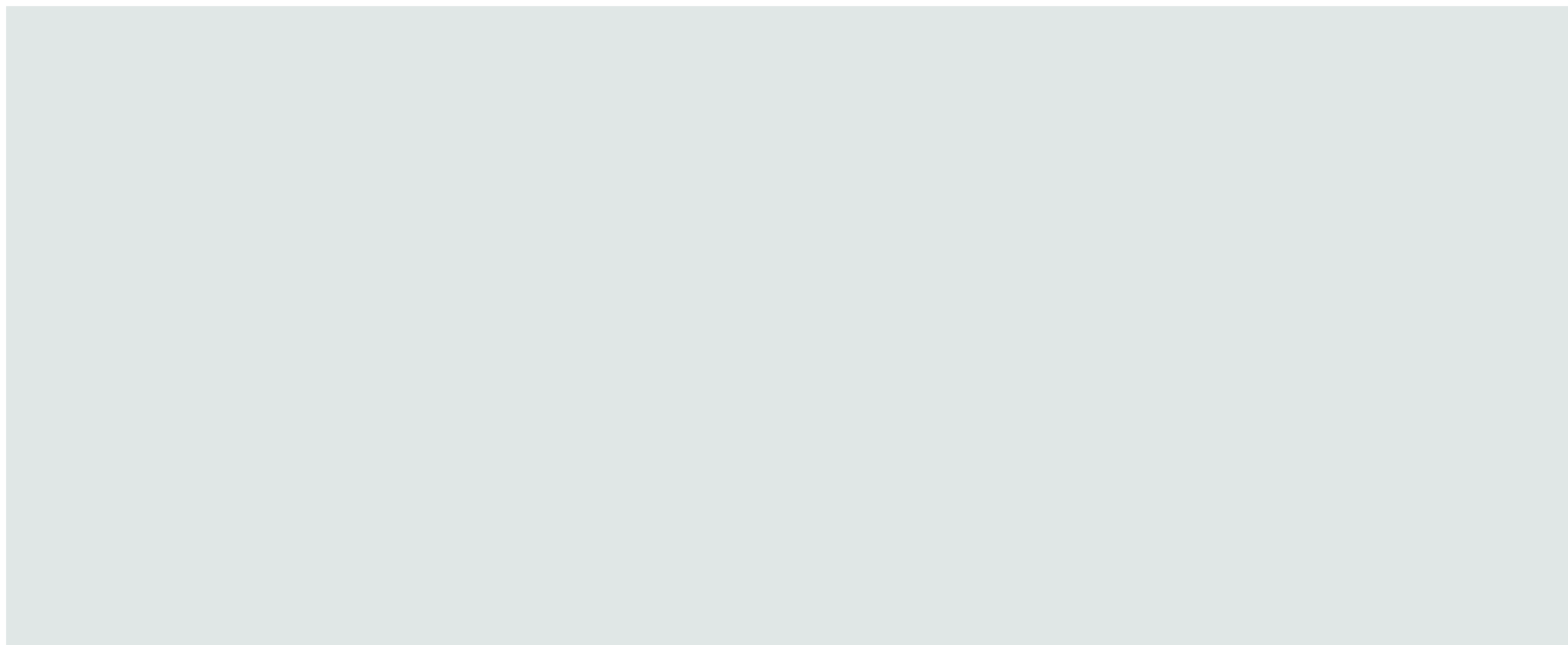


Non-Medical Limits

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 – £150,000	£150,001 – £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 – £1,000,000	£1,000,001 – £1,500,000	£1,500,001 – £2,000,000	£2,000,001 – £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	£7,500,001+			
16-34													NSE	NSE GPR	NSE GPR HIV			GPR HIV FQ ME FBP			GPR HIV FQ ME FBP FC			GPR HIV FQ ME FBP FC Ex ECG
35-39													NSE	NSE GPR	NSE GPR HIV			GPR HIV FQ ME FBP			GPR HIV FQ ME FBP FC			GPR HIV FQ ME FBP FC Ex ECG
40-44													NSE	NSE GPR	GPR ME FBP HIV			GPR ME FBP HIV FQ			GPR ME FBP HIV FQ FC			GPR ME FBP HIV FQ FC Ex ECG
45-49													NSE	NSE GPR	GPR ME FBP			GPR ME FBP HIV FQ			GPR ME FBP HIV FQ FC			GPR ME FBP HIV FQ FC Ex ECG
50-54													NSE GPR		GPR ME FBP			GPR ME FBP HIV			GPR ME FBP HIV FQ Ex ECG			GPR ME FBP HIV FQ Ex ECG FC
55-59															GPR ME FBP			GPR ME FBP HIV			GPR ME FBP HIV FQ Ex ECG			GPR ME FBP HIV FQ Ex ECG FC
60-64																		GPR ME FBP Ex ECG			GPR ME FBP Ex ECG FQ			GPR ME FBP Ex ECG FQ FC
65-69																		GPR ME FBP Ex ECG			GPR ME FBP Ex ECG FQ			GPR ME FBP Ex ECG FQ FC
70+																		GPR ME FBP Ex ECG			GPR ME FBP Ex ECG FQ			GPR ME FBP Ex ECG FQ FC

Note: 1. Cotinine tests will be added to all NSE's and ME's 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.

Explanation of abbreviations used:

Ex ECG	Exercise electrocardiogram	FQ	Financial questionnaire	ME	Medical examination
FBP	Full blood profile	GPR	General Practitioner's report	NSE	Nurse Screening Examination
FC	Financial questionnaire corroborated by 3rd party	HIV	HIV test		

Critical illness

Age attained	Sum assured															
	£0 – £50,000	£50,001 – £80,000	£80,001 – £100,000	£100,001 – £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 – £3,000,000	£3,000,001+
16-29										NSE		NSE GPR FBP	NSE GPR FBP FQ	GPR FBP FQ ME	GPR FBP FQ ME FC HIV	GPR FBP FQ ME FC HIV Ex ECG
30-34										NSE		NSE GPR FBP	NSE GPR FBP FQ	GPR FBP FQ ME	GPR FBP FQ ME FC HIV	GPR FBP FQ ME FC HIV Ex ECG
35-39										NSE		NSE GPR	NSE GPR FBP FQ	GPR FBP FQ ME	GPR FBP FQ ME FC HIV	GPR FBP FQ ME FC HIV Ex ECG
40-44							NSE	NSE GPR		NSE GPR FBP		GPR FBP ME	GPR FBP ME FQ	GPR FBP ME FQ FC HIV	GPR FBP ME FQ FC HIV Ex ECG	
45-49						NSE		NSE GPR		GPR ME FBP		GPR ME FBP FQ	GPR ME FBP FQ FC HIV	GPR ME FBP FQ FC HIV	GPR ME FBP FQ FC HIV Ex ECG	
50-54					GPR			GPR ME		ME GPR FBP		ME GPR FBP Ex ECG	ME GPR FBP Ex ECG FQ	ME GPR FBP Ex ECG FQ FC HIV	ME GPR FBP Ex ECG FQ FC HIV	
55-59					GPR			GPR ME		ME GPR FBP		ME GPR FBP	ME GPR FBP Ex ECG FQ	ME GPR FBP Ex ECG FQ FC HIV	ME GPR FBP Ex ECG FQ FC HIV	
60-64			GPR					GPR ME FBP		GPR ME FBP Ex ECG		GPR ME FBP Ex ECG FQ	GPR ME FBP Ex ECG FQ	GPR ME FBP Ex ECG FQ FC	GPR ME FBP Ex ECG FQ FC	
65-70		GPR		GPR ME				GPR ME FBP		GPR ME FBP Ex ECG		GPR ME FBP Ex ECG FQ	GPR ME FBP Ex ECG FQ	GPR ME FBP Ex ECG FQ FC	GPR ME FBP Ex ECG FQ FC	

- Note:** 1. Cotinine tests will be added to all NSE's and ME's 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.

Explanation of abbreviations used:

Ex ECG	Exercise electrocardiogram	FC	Financial questionnaire corroborated by 3rd party	HIV	HIV test
FBP	Full blood profile	GPR	General Practitioner's report	ME	Medical examination
FQ	Financial questionnaire			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 – £10,000	£10,001+
16-39						NSE		NSE GPR		NSE GPR FBP	ME GPR FBP	ME GPR FBP HIV
40-44					NSE		NSE GPR			GPR ME FBP		GPR ME FBP HIV
45-49				NSE		NSE GPR			GPR ME FBP		GPR ME FBP Ex ECG	GPR ME FBP Ex ECG HIV
50-54			GPR		GPR NSE			GPR ME FBP			GPR ME FBP Ex ECG	GPR ME FBP Ex ECG HIV
55+		GPR	GPR NSE				GPR ME FBP				GPR ME FBP Ex ECG	GPR ME FBP Ex ECG HIV

Note: 1. Cotinine tests will be added to all NSE's and ME's 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.

Explanation of abbreviations used:

Ex ECG Exercise electrocardiogram
FBP Full blood profile

GPR General Practitioner's report
HIV HIV test

ME Medical examination (with cotinine test if non-smoker)

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