

medical underwriting limits for **income cover for sickness**

		GPR	PMR	ME	Bio-chem	ECG		
Age next birthday	Up to age 40	Up to £30,000						
		£30,001 to £75,000	✓	✓				
		£75,001 to £150,000	✓		✓	✓		
	41 to 45	Up to £20,000						
		£20,001 to £50,000	✓	✓				
		£50,001 to £150,000	✓		✓	✓		
	46 to 50	Up to £15,000						
		£15,001 to £20,000	✓					
		£20,001 to £50,000	✓	✓				
		£50,001 to £75,000	✓		✓	✓		
	£75,001 to £150,000		✓		✓	✓	✓	
		Up to £10,000						
		£10,001 to £15,000	✓					
		£15,001 to £50,000	✓	✓				
	£50,001 to £75,000		✓		✓	●		
		£75,001 to £150,000	✓		✓	●	✓	
		56 to 60	Up to £8,000					
			£8,001 to £15,000	✓				
	£15,001 to £30,000		✓	✓				
	£30,001 to £50,000		✓		✓			
£50,001 to £75,000	✓			✓	●			
£75,001 to £150,000	✓		✓	●	✓			

Key

GPR – General Practitioner’s report
Bio-chem – ✓ Biochemistry & haematology
 ● Biochemistry & haematology with PSA for men

ME – Medical examination
PMR – Paramed
ECG – Stress electrocardiogram

Note

- paramed report or medical examination will include a cotinine test for all non-smokers
- the maximum yearly amount of Income Cover for Sickness available is £150,000.

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