

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

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.

		GPR	PMR	ME	HIV	Lipids	Bio-chem	FBC	ECG	
Age next birthday	Up to age 30	Up to £20,000								
		£20,001 to £40,000	•							
		£40,001 to £60,000	•	•						
		£60,001 to £75,000	•	•			•	•		
		£75,001 to £150,000	•		•		•	•	•	
	31 to 35	Up to £18,000								
		£18,001 to £36,000	•							
		£36,001 to £60,000	•	•						
		£60,001 to £75,000	•	•			•	•		
		£75,001 to £150,000	•		•		•	•	•	
	36 to 40	Up to £18,000								
		£18,001 to £30,000	•							
		£30,001 to £60,000	•	•						
		£60,001 to £75,000	•	•			•	•		
		£75,001 to £150,000	•		•		•	•	•	•
	41 to 50	Up to £15,000								
		£15,001 to £24,000	•							
		£24,001 to £50,000	•	•						
		£50,001 to £70,000	•	•			•	•		
		£70,001 to £75,000	•	•			•	•		•
	£75,001 to £150,000	•		•		•	•	•	◦	
	51 to 55	Up to £12,000								
		£12,001 to £18,000	•							
		£18,001 to £40,000	•	•						
£40,001 to £50,000		•	•			•	•			
£50,001 to £75,000		•	•			•	•		•	
£75,001 to £150,000	•		•		•	•	•	◦		
56 to 60	Up to £6,000									
	£6,001 to £12,000	•								
	£12,001 to £40,000	•	•							
	£40,001 to £50,000	•	•			•	•			
	£50,001 to £75,000	•	•			•	•		•	
£75,001 to £150,000	•		•		•	•	•	◦		

Key

GPR – General Practitioner’s report
Lipids – Cholesterol

PMR – Paramed
Bio-chem – Biochemistry

ME – Medical examination
FBC – Full blood count

HIV – HIV test
ECG – Resting electrocardiogram
◦ Stress electrocardiogram