

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

		GPR	PMR	ME	HIV	Bio-chem	ECG	
Age next birthday	Up to age 40	Up to £30,000 £30,001 to £75,000 £75,001 to £200,000 £200,001 to £250,000	✓ ✓ ✓	✓	✓ ✓	✓	✓ ✓	
	41 to 45	Up to £20,000 £20,001 to £50,000 £50,001 to £200,000 £200,001 to £250,000	✓ ✓ ✓	✓	✓ ✓	✓	✓ ✓	
	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 £200,000 £200,001 to £250,000	✓ ✓ ✓ ✓ ✓	✓	✓ ✓ ✓	✓ ✓	✓ ✓	
	51 to 55	Up to £10,000 £10,001 to £15,000 £15,001 to £50,000 £50,001 to £75,000 £75,001 to £200,000 £200,001 to £250,000	✓ ✓ ✓ ✓ ✓	✓	✓ ✓ ✓	✓	• • •	✓ ✓
	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 £200,000 £200,001 to £250,000	✓ ✓ ✓ ✓ ✓ ✓	✓	✓ ✓ ✓ ✓	✓	• • •	✓ ✓

<p>Key</p> <p>GPR – General Practitioner’s report</p> <p>Bio-chem – ✓ Biochemistry & haematology • Biochemistry & haematology with PSA for men</p>	<p>ME – Medical examination</p> <p>PMR – Paramed</p> <p>ECG – Stress electrocardiogram</p>	<p>HIV – HIV test</p>
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Note

- paramed report or medical examination will include a cotinine test for all non-smokers
- the maximum yearly amount of Key Person Income Cover for Sickness available is **£250,000**.

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