

medical underwriting limits for key person income cover for sickness

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.

		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 £200,000 £200,001 to £250,000	• • • • •	• •	•	• • •	• • •	• •	
	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 £200,000 £200,001 to £250,000	• • • • •	• •	•	• • •	• • •	• •	•
	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 £200,000 £200,001 to £250,000	• • • • •	• •	•	• • •	• • •	• •	• •
	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 £200,000 £200,001 to £250,000	• • • • • •	• • •	•	• • •	• • •	• •	• ○ ○
	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 £200,000 £200,001 to £250,000	• • • • • •	• • •	•	• • •	• • •	• •	• ○ ○
	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 £200,000 £200,001 to £250,000	• • • • • •	• • •	•	• • •	• • •	• •	• ○ ○

Key
GPR – General Practitioner’s report
Lipids – Cholesterol
PMR – Paramed – nurse
Bio-chem – Biochemistry
ME – Medical examination – GP
FBC – Full blood count
HIV – HIV test
ECG – Resting electrocardiogram
○ Stress electrocardiogram