

Our guide to underwriting for personal protection



What you'll find inside

- 1 A fresh approach to underwriting
- 2 We can give your clients quicker and fairer decisions
- 3 Application checklist
- 4 The different types of evidence and what they involve
- 6 Occupational categories
- 8 Armed forces personnel
- 9 The types of decisions that we might give to your client
- 10 Underwriting guide for medical conditions
- 24 Other factors when underwriting
- 25 Medical underwriting limits for life cover
- 27 Medical underwriting limits for critical illness cover or life or critical illness cover
- 29 Medical underwriting limits for income cover for sickness
- 31 Financial underwriting limits
- 36 Instant cover
- 39 How to make a claim
- 40 Claims support

A fresh approach to underwriting

Whichever way you prefer to do business with Bright Grey, we will make sure we process your applications as quickly and efficiently as possible.

Online applications

Interactive quote and apply is the new online service from Bright Grey. It's in a similar easy-to-use style as our current quote and apply service and also pays an extra 10% Lauto commission.

We designed the system to significantly increase the pass rate of applications being submitted online so that more clients get cover quicker. You will know our decision right away and we've built in the flexibility to refine your quote when you see our decision, saving you valuable time.

To use the interactive service you and your client should fill in our new data capture form as the questions on the form are designed to work with the interactive screens. It's shorter than our current application form, which saves you time at point of sale.

Online application confirmation

As part of our online application process we will send an information pack to your client after you've submitted the application online. It will include a copy of your client's online application and a confirmation form. Your client should check that the information submitted is correct, then sign the confirmation and return it to us by the date shown. If there are any changes, they should tell us in the space provided on the form. We will not use any evidence we've received to underwrite the application until we receive the client's signed confirmation form.

Paper applications

When you send a paper application form to us we'll check it's complete before we begin our underwriting process. This is to make sure our underwriters spend all their time underwriting and not identifying applications that are incomplete. If you do send an incomplete application form to us, a member of our Customer Care Team will contact you to ask for the missing information. We will not process the application until we have all of the information we need.

Speaking with our underwriting helpdesk

This guide is designed to cover the majority of your questions, but we can't cover everything. You may have a pre-sale enquiry you'd like to talk through with a member of our underwriting helpdesk. You can reach them on 0845 6094 505 or email theunderwriters@brightgrey.com.

We can give your clients quicker and fairer decisions

When our underwriters look at an application they consider things like health, occupation, family health history, interests and lifestyle to assess the risk of this particular client making a claim.

To help us make a fair and accurate assessment, we'll ask your clients to answer our questions as fully as they can. We can only base our assessment on the information available to us. If, subsequently, a client makes a claim and we find that information that would have affected our decision was not included on their application form, we might not pay the claim.

Our new interactive quote and apply service has a built-in data dictionary containing many medical conditions as well as occupation, lifestyle and leisure pursuits. This function will improve the quality of your client's disclosure and help to jog their memory about medical conditions. Good disclosures mean increased pass rates, and reduce overall timescales by lowering the need for additional medical information.

However, if your client doesn't give us all the information we need, we'll do what we can to gather it. This might involve asking your client for more information and we may ask that they complete one of our additional questionnaires. Sometimes we'll ask your client's GP for a report or ask your client to have a medical examination or medical test. We'll let you know if we have to gather more evidence as this could add more time to the underwriting process.

If your client suffers from a medical condition the kind of information that would help us includes:

when the first symptoms were noticed

if their condition could be described as chronic or slight

when they suffered their last episode

how often they suffer from their condition

prescription details – this may prevent us having to ask a GP for more information

ongoing treatments

if and when any follow-ups or results are due

any complications or hospital admissions caused by their condition

the dates and duration of any absences caused by their condition

Application checklist

It's worthwhile spending a few extra minutes at application stage to include as much information as possible.

The more information you give us, the less likely we are to request medical evidence. This will help us to give you quicker and fairer decisions.

Whether you're submitting an application to us online or on paper please make sure that you:

- 1** Use this guide to help you fully answer the health questions.
- 2** Always fully complete all questions, making sure you:
 - include the full and correct name, address and date of birth
 - give us correct GP details, including the GP's name, address, telephone number and postcode
 - give us the fullest details possible if 'yes' is the answer to any health question
 - include a start date, if possible
 - fully and correctly complete the payer's name, address and bank details. Where the payer is different from the person covered, please include full details for both the client and the payer.
- 3** If you are sending a paper application, always ensure that it's signed and dated and attach a quote to the application, or detail the cover(s) your client is buying.

you can help

It's very important that the information you include in your client's application is up to date, accurate and complete as it forms part of the legal contract with us. If the information given to us is inaccurate or incomplete, we reserve the right to stop paying a claim, or not pay it at all.

The different types of evidence and what they involve

A GP report

We ask for this:

- depending on your client's age and amount of cover (see our medical underwriting limits on pages 25-30)
- when your client has not included enough information about a medical condition in their application form; or
- when the evidence needed can only come from a qualified medical professional, usually for more serious medical conditions.

What it tells us:

- health history (we usually need records for the last five years)
- current health.

We ask the GP to complete a report based on your client's medical records. Your client doesn't need to be there for the GP to do this. But you should be aware that it can take several weeks for a GP to respond to our request for a report, potentially resulting in a delay in the application process.

For applications where we have to request a medical report, we have put in place an incentive programme that encourages surgeries to return medical information by fax with 10 days – and it's a success!

The incentive has almost doubled the amount of medical reports and questionnaires being returned to us within 10 days, which in turn means quicker decisions for you and your client.

If your client has answered 'yes' to any health questions it's very important that you include full GP details in the application form. These details should include a postcode and phone number. If your client has been with their GP for less than six months, please include full details of their previous GP.

A miniscreen, paramed or doctor's examination

We ask for this:

- depending on your client's age and amount covered (see our medical underwriting limits on pages 25-30)
- for a medical condition that we can't assess from the information included on the application form. Examples could be things like obesity, high blood pressure or family history.

Medicals Direct, our third-party provider, will contact your client independently. They will arrange a convenient time and place for an examination or paramed to take place. This could be their home or office.

How quickly will this happen?

Medicals Direct will contact your client within five days of us asking them to do this. We can arrange to fast track urgent cases.

About the miniscreen

A nurse will conduct the miniscreen and this will include a physical examination of height, weight, blood pressure, urine and pulse.

About the paramed

A paramed is the same as a miniscreen, but the nurse will conduct the paramed and this will include a physical examination of height, weight, blood pressure, urine and pulse. The nurse will also ask questions about your client's medical history, their family history and lifestyle habits.

About the doctor's examination

A number of factors will determine whether we send your client for a doctor's examination. A doctor will carry out a physical examination of height, weight, blood pressure, urine and pulse. The doctor will also ask questions about your client's medical history, their family history and lifestyle habits. Depending on the conditions being investigated, the doctor will carry out additional and more detailed tests.

Medical tests

We assess each application on an individual basis and where a test is needed, we'll contact your client. Where a test is needed for HIV we'll always issue a letter of explanation along with some useful advice.

Blood test

Sometimes we ask for this to be done as a routine requirement. We may ask for this test to be carried out as a result of evidence that we receive or where an abnormality is noted in your client's medical history.

Urine test

Sometimes we ask for this to be done as a routine requirement. We'll also ask for a urine test as a result of evidence that we receive or where an abnormality is noted in your client's medical history.

Cotinine test

This is a test that will tell us if your client is a smoker or has recently been a smoker. This test will also be done routinely where we ask for a medical examination and your client has stated that they are a non-smoker.

Additional questionnaires

Medical questionnaire

This is used as an alternative to a GP report and asks more detailed questions about a specific medical condition, for example asthma. We'll ask the GP or doctor who is treating your client to complete this questionnaire where your client has told us of a specific medical condition, but has not included enough detail for us to assess the risk. Your client doesn't need to be there for the GP or doctor to do this.

Personal financial questionnaire

We issue this when clients apply for high amounts of cover. See our financial underwriting limits for more details of when we'll ask for this. This helps us to assess the level of cover your clients need in relation to their financial circumstances.

Leisure activity questionnaire

Where your client takes part in a leisure activity that involves risk, we'll ask them to complete a questionnaire to help us assess how great that risk is. See the list below for all the activities we have an additional questionnaire for.

Activity	Likely requirements
Aviation	Aviation questionnaire
Caving and potholing	Caving and potholing questionnaire
Climbing	Mountaineering questionnaire
Hang gliding	Hang gliding questionnaire
Motor sport	Motor sport questionnaire
Parachuting	Parachuting questionnaire
Sports diving	Diving questionnaire
Yachting	Yachting questionnaire

These questionnaires can be downloaded from www.brightadviser.co.uk

Armed forces questionnaire

We issue this when the client is a member of the armed forces. It collects information about their position, duties and where they are posted.

Occupational categories

Occupations are grouped into different risk categories and the table below shows what these categories are and the definition of disability or incapacity we can apply.

The following table should only be used as a guide. The final occupation class will be determined by an individual client's occupation and duties.

Class	Occupation example	Income Cover for Sickness/ Payment Cover for Sickness	Minimum deferred period	Total Permanent Disability
1	Typically professional/managerial – no manual work.	Own occupation.	4 weeks.	Own occupation.
2	As class 1 but may involve minimal degree of supervisory work.	Own occupation.	4 weeks.	Own occupation.
3	Typically craftsmen and tradesmen engaged in management and supervision only	Own occupation.	13 weeks.	Working tasks.
4	Typically skilled operatives – minimal and/or heavier manual duties.	Own occupation.	26 weeks.	Working tasks.
5	Greater involvement of manual work.	Working tasks.	13 weeks.	Working tasks.
6	Typically craftsmen and tradesmen, involved in normal duties or higher level of manual work.	Working tasks.	13 weeks.	Working tasks.
7	Typically unskilled operatives (but certain skilled operatives can fall into this class) – heavier manual duties – 100% lighter manual duties.	Working tasks.	26 weeks.	Working tasks.
8	Heavy manual work.	Working tasks.	26 weeks.	Working tasks.
9	Specialised occupations relying on specialist skills, both physical and artistic, e.g. professional sportsman, musician.	Individual consideration.	Individual consideration.	Individual consideration.

Definition of own occupation

Own occupation means that we'll consider paying your client's claim if an illness or injury prevents them from doing the essential duties of their occupation. Please see our current plan details for full details.

Definition of working tasks

Sometimes we can't give your client an own occupation definition. This might be because of their health, the type of work they do, the hours they work or because they're not working. We may then offer them a definition that will pay out depending on whether they're able to carry out specific work-related tasks. We call these 'working tasks' and if this definition applies to them we'll consider paying their claim if an illness or injury prevents them from doing at least two out of these six working tasks below. Please see our current plan details for full details.

- Walking
- Lifting
- Using a pen, pencil or keyboard
- Hearing
- Speech
- Vision

Important note

In some cases, we won't be able to offer cover on an own occupation basis. We'll only be able to offer cover on a working tasks basis for:

Total Permanent Disability - all occupations involving over 20,000 miles driving each year.

Income Cover for Sickness - all Class 1 occupations involving over 40,000 miles driving each year.

Armed forces personnel

When underwriting anyone who is in the armed forces, we need to consider a number of issues before we can make a decision.

Some of the questions we're likely to ask are:

- is the cover for personal reasons or to cover an unsecured mortgage?
- does the person to be covered carry out any hazardous duties or are they a member of any specialist unit, for example SAS, Navy divers, RAF pilot, etc?
- are they under orders to travel to an area of conflict?

Based on this, there are a number of likely outcomes depending on whether the application is for personal cover or mortgage cover.

Personal cover

Under orders to travel to an area of conflict

- For Life Cover, we'll apply an extra premium of £10 per mille and restrict cover to £200,000 or four times salary, whichever is lower.
- For Life or Critical Illness Cover, stand-alone Critical Illness Cover or Income Cover for Sickness, we decline all applications.

Any hazardous duties or special units

- All applications will be subject to individual consideration.

Not under orders, hazardous duties or special unit

- For Life Cover, we'll add an extra premium of £5 per mille and restrict cover to £200,000 or four times salary, whichever is lower.
- For Life or Critical Illness Cover and stand-alone Critical Illness Cover, we won't apply an extra premium or cover restrictions (over and above our normal financial underwriting), and we can only accept Total Permanent Disability (TPD) on a working tasks definition.
- For Income Cover for Sickness, we decline all applications.

Mortgage cover

Under orders to travel to an area of conflict

We'll only be able to consider the mortgage on the main residence (any buy-to-let or secondary properties will be excluded). The plan applied for must match the loan offer as a general rule.

- For Life Cover, we'll apply an extra premium of £10 per mille and restrict cover to a maximum of £200,000.
- For Life or Critical Illness Cover or stand-alone Critical Illness Cover, we'll add an extra premium of £6 per mille for one year to the Life Cover. We'll apply a war risks exclusion to the Critical Illness Cover and will decline TPD. Cover will be restricted to £250,000 and any amounts over this are subject to individual consideration.
- For Income Cover for Sickness, we decline all applications.

Any hazardous duties or special units

- All applications will be subject to individual consideration.

Not under orders, hazardous duties or special unit

- For Life Cover, we'll add an extra premium of £5 per mille and restrict cover to £200,000 or four times salary, whichever is lower.
- For Life or Critical Illness Cover and stand-alone Critical Illness Cover, we won't apply an extra premium or cover restriction (over and above our normal financial underwriting), and we can only accept TPD on a working tasks definition.
- For Income Cover for Sickness, we decline all applications.

The types of decisions that we might give to your client

Standard terms

The client is accepted on standard (ordinary or normal) terms with no ratings or exclusions added to the plan. This means that they have been accepted on the terms that they initially applied for.

Non-standard terms

The client is accepted on non-standard terms. This could mean we change aspects of the terms, for example we may:

- charge an additional premium (rating)
- decline certain options that your client has applied for, such as Payment Cover for Sickness
- apply an exclusion for a certain condition or part of the body
- change the definition of TPD or incapacity from own occupation to working tasks
- change the deferred period or occupation class because of the specific duties your client performs
- change non-smoker rates to smoker rates.

Deferred

We may choose to defer or postpone offering cover to the client for a specific or unspecified amount of time. For example, if the client is having ongoing medical investigations when they are applying for cover, we may postpone offering cover until the investigations have been completed.

Declined

We are unable to offer cover at present or in the future.

Reasons for offering non-standard terms

There will be occasions when we are not able to discuss the reasons for offering non-standard terms directly with you or your client(s). For example, if the reason for our decision was based on information that was not given by your client on their application or confirmation form. However, if you or your client ask us to, we'll write to their GP stating the reason for our decision. This approach is in line with the procedures detailed within the British Medical Association guidelines. The client should then make an appointment with their GP to discuss the reason, and can get any questions answered by a medical professional.

Bright Grey people are trained to underwrite applications and provide customer service on an insurance contract. They are not trained to deal with the sensitive issues that could arise when discussing decisions based on medical information we have received.

Underwriting guide for medical conditions

About the condition	Signs and symptoms	Requirements
<p>Alcoholic – current A person who is addicted to alcohol. This addiction can cause long-term damage to health. Symptoms include craving alcohol, inability to control consumption of alcohol, increased tolerance to alcohol as well as a range of physical symptoms.</p>	<ul style="list-style-type: none"> • Liver damage, tiredness, weight loss, vomiting and bleeding. • Brain damage, double vision, loss of memory, blackouts and fits. • Stomach damage, feeling sick, retching, vomiting blood, gastritis and stomach ulcers. • Bone damage, joint pain, back pain, and osteoporosis. 	<p>A person with this medical condition will always be declined automatically.</p> <p>What would help on the application form? No further information necessary on the application form.</p>
<p>Alcoholic – past As above but not current.</p>	<p>May have some of the above symptoms.</p>	<p>GP report/paramed/blood test.</p> <p>What would help on the application form? Dates, current consumption, lasting effects.</p>
<p>Anaemia The amount of red cells and therefore haemoglobin in the blood is abnormally low. There are several different types of anaemia including simple iron deficiency anaemia, haemolytic anaemia, pernicious anaemia and aplastic anaemia.</p>	<p>Classic symptoms include paleness of the skin, tiredness, breathlessness and palpitations.</p>	<p>GP report if not enough detail included on application.</p> <p>What would help on the application form? Type of anaemia, latest blood results including haemoglobin levels.</p>
<p>Ankylosing spondylitis An inflammatory disorder of the spine and sacroilium that results in stiffness and reduced movement. Ankylosing spondylitis can also damage other joints such as the hips and shoulders, as well as other areas of the body including the eyes, heart and lungs.</p>	<p>Causes pain and spinal stiffness, and in severe cases the spine fuses solidly in a forward-stooped posture.</p>	<p>GP report.</p> <p>What would help on the application form? Treatment, severity.</p>
<p>Arthritis The two main kinds are osteoarthritis and rheumatoid arthritis but arthritis can be caused by many other disease processes. These include gout, Reiter's syndrome, ankylosing spondylitis, psoriasis and a wide variety of infections including gonorrhoea and tuberculosis.</p>	<p>Inflammation in a joint, usually with swelling, redness, pain and restricted movement.</p>	<p>GP report for rheumatoid arthritis All others individual consideration.</p> <p>What would help on the application form? Type of arthritis, severity, treatment, joints affected.</p>
<p>Asthma A chronic illness caused by narrowing of the airways causing difficulty in breathing. Is most commonly relieved by inhalers. Severe cases can be treated with steroids and in some cases a nebulizer.</p>	<p>Expiratory wheeze. Mild to severe difficulty in breathing, can be fatal.</p>	<p>Include full details in the application form.</p> <p>What would help on the application form? Severity, peak flow readings, smoker status, treatment, hospital admissions, dates.</p>
<p>Bronchitis Two types – acute and chronic. Acute – a short-term inflammation of one or more bronchi. This usually develops following a cold, sore throat or flu. Chronic – presence of a chronic cough most days of the month, three months of the year or for two successive years.</p>	<p>Acute: Symptoms include fever, pain in the chest, coughing and breathlessness. Chronic: Characterised by attacks of coughing, expectorant and changes in lung tissue.</p>	<p>Include full details in the application form. GP report for chronic bronchitis.</p> <p>What would help on the application form? Type, severity, smoker status, treatment, whether occupationally caused.</p>
<p>Cancer Cancer is a disease where cells grow out of control and invade, erode and destroy normal tissue. There are over 200 different types of cancer. They all have different causes, different symptoms and need different types of treatment.</p>	<p>Depends on the type of cancer, where it is and the person's general health.</p>	<p>GP report. Tumour questionnaire.</p> <p>What would help on the application form? Exact dates, where in the body the cancer was, whether any recurrence.</p>

Key

Usually standard terms – We can accept most cases on standard terms but we'll apply ratings in some cases.

Individual consideration – Each case is very different and no general rule of thumb applies.

Definition of a smoker – A smoker is anyone who has used any form of tobacco or nicotine replacement products in the last 12 months.

Life Cover	Critical Illness Cover	Total Permanent Disability/ Payment Cover for Sickness	Income Cover for Sickness
Decline.	Decline.	Decline.	Decline.
Subject to individual consideration.	Subject to individual consideration.	Subject to individual consideration.	Subject to individual consideration.
If the iron deficiency is well controlled – standard terms. All others subject to individual consideration.	If the iron deficiency is well controlled – standard terms. All others subject to individual consideration.	If the iron deficiency is well controlled – standard terms. All others subject to individual consideration.	If the iron deficiency is well controlled – standard terms. All others subject to individual consideration.
Usually standard terms or small rating applied depending on severity.	Usually standard terms.	Exclusions applied or decline.	Exclusions applied or decline.
If osteoarthritis or mild rheumatoid arthritis – usually standard terms.	If osteoarthritis or mild rheumatoid arthritis – usually standard terms.	Exclusions applied or decline.	Exclusions applied or decline.
If not smoking – usually standard terms. If smoking – we'll apply a rating depending on severity.	If not smoking – usually standard terms. If smoking – we'll apply a rating depending on severity.	If not smoking – usually standard terms. If smoking – we'll apply a rating depending on severity.	If not smoking – usually standard terms. If smoking – we'll apply a rating depending on severity.
Usually standard terms. For chronic bronchitis, we'll apply a rating depending on severity.	Usually standard terms. For chronic bronchitis, we'll apply a rating depending on severity.	Decline if client is unable to work.	Decline if client is unable to work.
Individual consideration.	Decline.	Decline.	Decline.

Underwriting guide for medical conditions

continued

About the condition	Signs and symptoms	Requirements
<p>Cardiomyopathy A series of diseases affecting the heart muscle, producing cardiac dysfunction. The conditions are broadly classified as dilated, hypertrophic, restrictive, arrhythmogenic right ventricular and unclassified (cases that do not fit in the other groups).</p>	Tiredness, breathlessness, fainting and palpitations.	<p>GP report.</p> <p>What would help on the application form? Date of diagnosis, current treatment and symptoms.</p>
<p>Cholesterol Cholesterol is a fat-like substance that is found in the blood and most tissues within the body. Cholesterol has many beneficial properties but too much of it can cause health problems.</p>	Blood clots, heart attack, stroke or angina.	<p>Miniscreen/blood test if not enough detail included on application.</p> <p>What would help on the application form? Latest readings and current treatment.</p>
<p>Coeliac disease, also known as gluten-sensitive enteropathy or coeliac sprue Coeliac disease is a condition of the small intestine. Gluten, a substance found in wheat, barley and rye, reacts with the small bowel, causing damage by activating the immune system to attack the delicate lining of the bowel, which is responsible for absorbing nutrients and vitamins.</p>	Nutritional deficiencies, osteoporosis or fractures.	<p>Include full details in the application form.</p> <p>What would help on the application form? Dates, current weight, treatment and any known complications.</p>
<p>Crohn's disease A chronic inflammatory disease that most commonly affects the distal ileum and colon, but can occur in any part of the gastro-intestinal tract.</p>	Chronic diarrhoea, fever, severe cramps, weight loss, bowel obstruction and vomiting.	<p>GP report.</p> <p>What would help on the application form? Severity, treatment.</p>
<p>CVA – stroke Cerebrovascular accident or stroke is an interruption in the blood supply to the brain. During a stroke loss of blood and oxygen in the brain cells causes brain damage.</p>	Depends on severity, age of patient and general health.	<p>GP report.</p> <p>What would help on the application form? Dates, age at diagnosis, progress since.</p>
<p>Cystitis Inflammation of the urinary bladder caused by infection.</p>	Painful to pass urine. Frequent and intense need to pass urine usually producing only small amounts at a time, pain in the lower abdomen and back, incontinence, a low fever and feeling generally unwell or 'fluey'.	<p>Include full details in the application form.</p> <p>What would help on the application form? Frequency and severity.</p>
<p>Depression A mental state of depressed mood. Depression can range from minor to major.</p>	Sadness, unhappiness and discouragement.	<p>GP report and full details included in the application form.</p> <p>What would help on the application form? Dates, reason, severity, treatment, suicide attempts.</p>
<p>Diabetes – insulin Diabetes is a problem with the body's fuel system. It is caused by lack of insulin, which is essential for getting energy from food. There are two kinds of diabetes; both differ in aetiology, pathology, treatment, age of occurrence and genetics. Key symptoms include extreme tiredness, increased thirst and going to the loo all the time.</p>	A higher than average risk of heart disease. Problems with eyes, kidneys, nerves, teeth or skin.	<p>GP questionnaire.</p> <p>What would help on the application form? Control, latest HbA1c, any known complications and treatment.</p>

Life Cover	Critical Illness Cover	Total Permanent Disability/ Payment Cover for Sickness	Income Cover for Sickness
Individual consideration.	Decline.	Decline.	Decline.
Usually standard terms or small rating applied.	Individual consideration.	Individual consideration.	Individual consideration.
Usually standard terms or small rating applied.	Usually standard terms or small rating applied.	Usually standard terms or small rating applied.	Usually standard terms or small rating applied.
Individual consideration.	Individual consideration.	Individual consideration.	Individual consideration.
Individual consideration. We'll rate any applications we accept.	Decline.	Decline.	Decline.
Usually standard terms.	Usually standard terms.	Usually standard terms.	Usually standard terms.
Individual consideration.	Usually standard terms.	Downgraded to working tasks, decline or exclusion.	Downgraded to working tasks, decline or exclusion.
Individual consideration. We'll rate any applications we accept.	Decline.	Decline.	Decline.

Underwriting guide for medical conditions

continued

About the condition	Signs and symptoms	Requirements
<p>Diabetes – non insulin As diabetes - insulin.</p>	As 'insulin' but less severe and often not noticed.	<p>GP questionnaire.</p> <p>What would help on the application form? Control, latest HbA1c, any known complications and treatment.</p>
<p>DVT – deep vein thrombosis A blood clot that develops in a deep vein – usually in the leg. This can happen if the vein is damaged or if the flow of blood slows down or stops.</p>	Can cause swelling of the leg, warmth and redness of the leg, pain that is noticeable, or worse when standing or walking. The clot can also travel to the lungs.	<p>GP report.</p> <p>What would help on the application form? Underlying cause, treatment, recurrent attacks.</p>
<p>Endometriosis Endometriosis is a progressive disease that tends to get worse over time and can reoccur after treatment. The tissue that lines the inside of the uterus grows outside it and attaches to other organs in the abdominal cavity such as the ovaries and fallopian tubes.</p>	Infertility. Painful menstrual periods. Abnormal menstrual bleeding.	<p>Possible gynaecological questionnaire. Include full details on application form.</p> <p>What would help on the application form? Severity, time off work, treatment, known complications.</p>
<p>Epilepsy Epilepsy is a neurological condition that makes people susceptible to seizures. A seizure is a change in sensation, awareness, or behaviour brought about by a brief electrical disturbance in the brain.</p>	Seizures vary from a momentary disruption of the senses, to short periods of unconsciousness or staring spells, to convulsions.	<p>Possible epilepsy questionnaire. Include full details on application form.</p> <p>What would help on the application form? Type, date of last attack, treatment, frequency of attacks.</p>
<p>Family history Relating to a direct family member, i.e. mother, father, brother, sister who has had an illness or condition before age 60.</p>	Could indicate a higher risk of getting the same illness.	<p>Include full details on application form. Possible GP report/paramed/blood tests.</p> <p>What would help on the application form? Full details of the condition, who did it affect and at what age were they diagnosed? Any known genetic conditions?</p>
<p>Gallstones The formation of stones in the gallbladder or bile ducts. Gallstones increase with age, occurring in 15% of women in their 50s and a third of women in their 80s. The prevalence in men is lower, but again this increases with age to about 13% in men in their 70s.</p>	There may be no symptoms or they may relate to any resultant obstruction of the ducts. Obstructive symptoms can be pain (right upper abdomen), fever, jaundice. Often the treatment is removal of the gall bladder.	<p>GP report.</p> <p>What would help on the application form? Date of diagnosis, current symptoms and details of current and any future treatment.</p>
<p>Glomerulonephritis Glomerulonephritis is a type of kidney disease caused by inflammation of the internal kidney structures.</p>	Varies in each case but can cause high blood pressure, pain or kidney failure.	<p>Kidney questionnaire.</p> <p>What would help on the application form? Type, severity, treatment.</p>
<p>Gout An acute joint disease caused by deposits of crystal around the joints, tendons and other ligaments of the body. These cause severe inflammation and tissue damage.</p>	Very painful joints.	<p>Possible GP report. Include full details on application form.</p> <p>What would help on the application form? Frequency, joints affected, treatment, known complications.</p>

Life Cover	Critical Illness Cover	Total Permanent Disability/ Payment Cover for Sickness	Income Cover for Sickness
Rated terms.	Decline.	Decline.	Decline.
Usually standard terms if full recovery made and fewer than two attacks.	Usually standard terms if full recovery made and fewer than two attacks.	Usually standard terms if full recovery made and fewer than two attacks.	Usually standard terms if full recovery made and fewer than two attacks.
Standard terms.	Standard terms.	Standard terms.	Exclusion may apply. May be declined if symptoms are severe.
Standard terms usually if well controlled. Rating/exclusion may apply if less well controlled.	Standard terms usually if well controlled. Rating/exclusion may apply if less well controlled.	Standard terms usually if well controlled. Rating/exclusion may apply if less well controlled.	Standard terms usually if well controlled. Rating/exclusion may apply if less well controlled.
Individual consideration.	Individual consideration.	Individual consideration.	Individual consideration.
Usually standard terms but depends on age and severity of symptoms. If surgery is pending then we may decide to postpone until treatment is completed.	Usually standard terms but depends on age and severity of symptoms. If surgery is pending then we may decide to postpone until treatment is completed.	Usually standard terms but depends on age and severity of symptoms. If surgery is pending then we may decide to postpone until treatment is completed.	Usually standard terms but depends on age and severity of symptoms. If surgery is pending then we may decide to postpone until treatment is completed.
Individual consideration.	Decline.	Decline.	Decline.
Individual consideration.	Individual consideration.	Individual consideration.	Individual consideration.

Underwriting guide for medical conditions

continued

About the condition	Signs and symptoms	Requirements
<p>Habits Relating to alcohol or smoking habits – predictable sequence of reactions or behaviours.</p>	Not applicable.	<p>Possible paramed or miniscreen. Possible blood test. Possible GP report.</p> <p>What would help on the application form? Full details about past and/or present consumption. Have they ever been asked to reduce consumption? Are they on any treatment? Are there any complications?</p>
<p>Hepatitis A, B and C. Inflammation of the liver due to infection with a virus.</p>	Varies depending on which type.	<p>GP report.</p> <p>What would help on the application form? Type, treatment, dates, known complications.</p>
<p>Hypertension Abnormally high blood pressure.</p>	Increased risk of heart disease, kidney failure, damage to sight or stroke.	<p>Miniscreen or GP questionnaire if not enough detail included on the application form.</p> <p>What would help on the application form? Latest blood pressure reading, date of last reading, treatment, known complications.</p>
<p>Hypothyroidism Under-active thyroid.</p>	Most common symptoms include: fatigue, weakness, weight gain or increased difficulty losing weight.	<p>Include full details on application form.</p> <p>What would help on the application form? Whether thyroid has stabilised, treatment, dates.</p>
<p>Hysterectomy Surgical removal of the womb.</p>	A hysterectomy is often carried out to remove a malignant or benign tumour (fibroid). It may also be to relieve the symptoms of menorrhagia.	<p>Possible gynaecological questionnaire. Include full details on application form.</p> <p>What would help on the application form? Reason for hysterectomy, histology result, any follow-ups.</p>
<p>IBS – irritable bowel syndrome The nerves and muscles in the bowel are extra sensitive. When eating, the muscles may contract. These contractions can cause cramping and diarrhoea during or shortly after a meal. Or the nerves can be overly sensitive to the stretching of the bowel. Cramping or pain can result. IBS is a persistent, chronic disorder.</p>	Constipation, diarrhoea or abdominal pain.	<p>GP report if not enough detail included on application.</p> <p>What would help on the application form? Frequency, severity of attacks, visits to consultant.</p>
<p>IHD – ischaemic heart disease Blocked or narrowing arteries causing a reduced supply of blood to the heart.</p>	Angina, heart attack.	<p>Ischaemic heart disease questionnaire.</p> <p>What would help on the application form? Severity, type, treatment.</p>
<p>Kidney stones Kidney stones are hardened crystal clumps that can develop in the urinary system. They usually form because there is a breakdown in the balance of liquids and dissolved solids in the urine.</p>	If kidney stones are left untreated, they can block the flow of urine. This may result in a kidney that no longer functions properly.	<p>Kidney questionnaire.</p> <p>What would help on the application form? Severity of attacks, date of last attack, treatment, known complications.</p>

Life Cover	Critical Illness Cover	Total Permanent Disability/ Payment Cover for Sickness	Income Cover for Sickness
Individual consideration.	Individual consideration.	Individual consideration.	Individual consideration.
Individual consideration.	Individual consideration.	Individual consideration.	Individual consideration.
Rated terms or standard terms.	Rated terms or standard terms.	Rated terms or standard terms.	Rated terms or standard terms.
Usually standard terms.	Usually standard terms.	Usually standard terms.	Usually standard terms.
Standard terms dependent on the reason.	Standard terms dependent on the reason.	Standard terms dependent on the reason.	Standard terms dependent on the reason.
Standard terms.	Standard terms.	Standard terms.	Individual consideration.
Rated terms or decline.	Decline.	Decline.	Decline.
Usually standard terms.	Individual consideration.	Individual consideration.	Individual consideration.

Underwriting guide for medical conditions

continued

About the condition	Signs and symptoms	Requirements
Leukaemia Any of a group of malignant diseases in which abnormal amounts of leukocytes in the blood are produced.	Symptoms include lethargy, weight loss, fever and bruising.	GP report. What would help on the application form? Type, dates, recurrence.
Malignant tumours Cancerous tumours that invade and spread.	Symptoms vary depending on the type and stage of the tumour.	Tumour questionnaire. What would help on the application form? Where in the body the tumour was. Treatment.
ME – myalgic encephalomyelitis Fatigue and emotional disturbance causing fatigue and depression.	Chronic fatigue, muscle pain or lack of concentration.	GP report. What would help on the application form? Severity, time off work, whether a full recovery has been made.
Meningitis Inflammation of the membranes that cover the brain. There are several types of meningitis.	Can cause many long-term and short-term problems for the sufferer.	GP report. What would help on the application form? Dates, type, residual effect.
MS – multiple sclerosis Chronic disease of the central nervous system in which the myelin sheath is destroyed.	Varies depending on severity but can cause partial or complete loss of function.	GP report. What would help on the application form? Type, severity of symptoms.
Myocardial infarction (heart attack) Death of a portion of the heart muscle – a heart attack.	If treated, the sufferer may return to a normal lifestyle. Depending on the severity, some individuals may be left with a shortness of breath or inability to do strenuous exercise.	Ischaemic heart disease questionnaire. What would help on the application form? Dates, course since myocardial infarction.
Murmur A purring or rumbling sound heard through a stethoscope especially over the heart.	Symptoms depend on the underlying cause. There may be no symptoms and no structural heart disease. However, symptoms may include fatigue and palpitations if there is an underlying abnormality.	Individual consideration. What would help on the application form? Underlying cause.
Nephrectomy Surgical removal of the kidney.	Symptoms can vary depending on the reason for the removal of the kidney.	Kidney questionnaire. What would help on the application form? Reason kidney removed.
Obesity An increase in body weight beyond normal due to an increase in body fat.	Increased risk of heart disease and other medical complications.	Possible miniscreen. What would help on the application form? Current weight and blood pressure, whether the person is an athlete with high muscle mass.

Life Cover	Critical Illness Cover	Total Permanent Disability/ Payment Cover for Sickness	Income Cover for Sickness
Individual consideration.	Decline.	Decline.	Individual consideration.
Individual consideration.	Decline.	Decline.	Individual consideration.
Individual consideration.	Individual consideration.	Individual consideration.	Individual consideration.
Individual consideration. Standard terms available if full recovery made.	Individual consideration. Standard terms available if full recovery made.	Individual consideration. Standard terms available if full recovery made.	Individual consideration. Standard terms available if full recovery made.
Rated terms or decline.	Decline.	Decline.	Decline.
Rated terms or decline.	Decline.	Decline.	Decline.
Individual consideration.	Individual consideration.	Individual consideration.	Individual consideration.
Individual consideration. Depends on reason and function of remaining kidney.	Individual consideration. Depends on reason and function of remaining kidney.	Individual consideration. Depends on reason and function of remaining kidney.	Individual consideration. Depends on reason and function of remaining kidney.
Rated terms or decline in some cases.	Rated terms or decline in some cases.	Rated terms or decline in some cases.	Rated terms or decline in some cases.

Underwriting guide for medical conditions

continued

About the condition	Signs and symptoms	Requirements
<p>Pancreatitis Inflammation of the pancreas – can be acute or chronic.</p>	<p>Symptoms vary. Chronic pancreatitis can cause diabetes, weight loss, nutritional deficiencies, anaemia or liver problems.</p>	<p>GP report.</p> <p>What would help on the application form? Underlying cause.</p>
<p>Paralysis Temporary or permanent loss of power or movement in a part of the body.</p>	<p>Symptoms can vary depending on the reason for the paralysis. Reasons for paralysis include a trapped nerve or suffering a stroke.</p>	<p>GP report.</p> <p>What would help on the application form? Underlying cause.</p>
<p>PE – pulmonary embolism A pulmonary embolism is a blood clot that has entered the lungs.</p>	<p>Small clots may cause no symptoms at all and medium-sized clots may cause sudden breathlessness. When the clot is large, it can stop blood from flowing through the lungs.</p>	<p>GP report.</p> <p>What would help on the application form? Cause and dates. How often this has happened.</p>
<p>Prostatitis Inflammation of the prostate.</p>	<p>Pain and discomfort in lower abdomen. Difficulty passing urine.</p>	<p>GP report.</p> <p>What would help on the application form? Latest prostate specific antigen levels.</p>
<p>Sarcoidosis Areas of inflammation may appear anywhere around the body. The lungs, skin, eyes, and the lymph nodes are most commonly affected. One or many areas may be affected at the same time. Sarcoidosis is a chronic disorder of unknown cause.</p>	<p>Breathlessness, blurred vision, painful joints, and a general loss of well-being.</p>	<p>GP report.</p> <p>What would help on the application form? Type, dates, treatment.</p>
<p>Schizophrenia A major mental disorder usually experienced before age 25 and lasting for life.</p>	<p>Some sufferers make a full recovery although relapse is common. The most significant risk is attempted suicide.</p>	<p>Mental health questionnaire or GP report.</p> <p>What would help on the application form? Current treatment, date of last attack.</p>
<p>Slipped disc The bones or vertebrae that comprise the spinal column are joined together by cartilage discs. Each disc consists of a circle of connective tissue with a central jelly-like core. When that jelly-like core bulges out through the circle of connective tissue, you have a slipped disc.</p>	<p>Can cause pain in the spinal area, arms and legs.</p>	<p>Musculoskeletal questionnaire.</p> <p>What would help on the application form? Dates, time off work, treatment.</p>
<p>Smoking – over 30 a day An individual who smokes 30 or more cigarettes each day.</p>	<p>Smoking significantly increases the risk of cancer. Other symptoms include shortness of breath, productive cough, and obstructive airways disease.</p>	<p>Paramed.</p> <p>What would help on the application form? Any residual effect, related conditions.</p>

Life Cover	Critical Illness Cover	Total Permanent Disability/ Payment Cover for Sickness	Income Cover for Sickness
Rated terms or decline in some cases.	Rated terms or decline in some cases.	Rated terms or decline in some cases.	Rated terms or decline in some cases.
Rated terms.	Exclusions apply and in some cases a decline.	Exclusions apply and in some cases a decline.	Exclusions apply and in some cases a decline.
Usually standard terms if full recovery made.	Individual consideration.	Individual consideration.	Individual consideration.
Usually standard terms if full recovery made.	Usually standard terms if full recovery made.	Usually standard terms if full recovery made.	Usually standard terms if full recovery made.
Usually standard terms if full recovery made.	Usually standard terms if full recovery made.	Individual consideration.	Individual consideration.
Rated terms or decline.	Rated terms.	Downgraded to working tasks, decline or exclusion.	Downgraded to working tasks, decline or exclusion.
Standard terms.	Exclusions apply and in some cases a decline.	Exclusions apply and in some cases a decline.	Exclusions apply and in some cases a decline.
Rated terms.	Rated terms.	Rated terms.	Rated terms.

Underwriting guide for medical conditions

continued

About the condition	Signs and symptoms	Requirements
<p>Smoking – over 40 a day An individual who smokes 40 or more cigarettes each day.</p>	As above.	<p>Paramed.</p> <p>What would help on the application form? Any residual effect, related conditions.</p>
<p>Splenectomy Removal of the spleen. This can be done as the result of an accident so that it doesn't bleed into the abdomen. In some cases the operation is needed to increase red cell survival in people with rare blood diseases.</p>	Greater risk of infection.	<p>GP report if not enough detail included on application.</p> <p>What would help on the application form? Date and reason for removal of the spleen.</p>
<p>Spondylosis A general term for any changes in the spine caused by wear and tear. Spondylosis refers to the changes that occur, often with age, to the discs and vertebrae of the back.</p>	May cause loss of normal spinal structure and function.	<p>Musculoskeletal questionnaire.</p> <p>What would help on the application form? Severity, time off work, treatment.</p>
<p>Suicide attempt Attempt to take own life and may be associated with a mental health disorder.</p>	Symptoms are dependent on the underlying cause.	<p>Mental health questionnaire.</p> <p>What would help on the application form? Underlying cause and dates.</p>
<p>Thrombosis Clotting of blood within an artery or vein.</p>	Depends on the location and the size of the clot.	<p>GP report.</p> <p>What would help on the application form? Cause, dates, treatment.</p>
<p>Tachycardia A rapid heart rate that can be related to heart disease or exertion.</p>	Feeling faint, sometimes passing out, dizziness, or a pounding in the chest.	<p>GP report.</p> <p>What would help on the application form? Type, frequency of symptoms, treatment.</p>
<p>Ulcerative colitis Ulcerative colitis is a disease that causes inflammation and sores called ulcers in the lining of the large intestine. A chronic and recurrent disease of unknown cause.</p>	Diarrhoea, fatigue, weight loss, loss of appetite, rectal bleeding, loss of body fluids and nutrients.	<p>GP report.</p> <p>What would help on the application form? Severity of symptoms, degree of involvement, treatment.</p>

Life Cover	Critical Illness Cover	Total Permanent Disability/ Payment Cover for Sickness	Income Cover for Sickness
Rated terms.	Decline.	Decline.	Decline.
Individual consideration.	Individual consideration.	Individual consideration.	Individual consideration.
Usually standard terms.	Usually standard terms.	Exclusion may apply or decline.	Exclusion may apply or decline.
Rated terms and in some cases a decline.	Rated terms and in some cases a decline.	Rated terms and in some cases a decline.	Rated terms and in some cases a decline.
Individual consideration.	Individual consideration.	Individual consideration.	Individual consideration.
Individual consideration depends on cause.	Individual consideration depends on cause.	Individual consideration.	Individual consideration.
Rated terms.	Rated terms and in some cases a decline.	Rated terms and in some cases a decline.	Rated terms and in some cases a decline.

Other factors when underwriting

Body mass index

The body mass index (BMI) is a tool that is used to tell how healthy a person's weight is. We use the BMI calculation to find out if your client is a healthy weight for their height.

BMI is calculated using the following formula:

- Take their weight in kilograms (kg) and divide it by their height in metres squared (m²).

For example, if you weigh 70kg, and you're 1.75m tall, your BMI would be 22.9 (70/1.75 squared = 22.9).

The BMI weight ranges, as set out by the World Health Organisation, are outlined below.

- If your BMI is less than 18.4, you're underweight for your height.
- If your BMI is between 18.5 and 24.9, you're an ideal weight for your height.
- If your BMI is between 25 and 29.9, you're over the ideal weight for your height.
- If your BMI is between 30 and 39.9, you're obese.
- If your BMI is over 40, you're very obese.

If your client has a BMI of more than 32 we are likely to rate their application. Being overweight is associated with various conditions such as coronary artery disease and high blood pressure to name a few. We may ask for medical evidence according to how over/under weight your client may be.

Lifestyle – drinking and smoking

Smoking is known to be a contributory factor in various diseases and medical conditions. This is why we have different rates for smokers and non-smokers. A non-smoker is anyone who has not used any tobacco products, including nicotine substitutes, for 12 months. We routinely use cotinine tests in medicals for non-smokers. We'll also go for medical evidence where the client has disclosed that they are a heavy smoker.

Heavy drinking and alcoholism are also known to be contributory factors in various diseases, medical conditions and premature death.

If your client had disclosed heavy or excessive consumption we'll request medical evidence for review.

Genetic testing

If your client has had a genetic test, they only have to tell us the results if this application, when added together with any cover they have of the same type, is more than:

- £500,000 of Life Cover;
- £300,000 of Critical Illness Cover or Life or Critical Illness Cover; or
- £30,000 each year of Income Cover for Sickness.

However, if they have had a test and the results are in their favour, they can choose whether to tell us the results or not. They must tell us however, if they think they are having treatment for, or are experiencing symptoms of, a genetic condition.

Medical underwriting limits for life cover

		GPR	PMR	ME	HIV	Lipids	Bio-chem	FBC	ECG
Up to age 30	Up to £250,000								
	£250,001 to £600,000								
	£600,001 to £1,000,000	•							
	£1,000,001 to £2,000,000	•	•		•				
	£2,000,001 to £2,500,000	•		•	•				
	£2,500,001 to £5,000,000	•		•	•	•	•	•	
31 to 35	Up to £250,000								
	£250,001 to £600,000								
	£600,001 to £750,000	•							
	£750,001 to £1,000,000	•	•						
	£1,000,001 to £2,000,000	•	•		•				
	£2,000,001 to £2,500,000	•		•	•	•			
£2,500,001 to £5,000,000	•		•	•	•	•	•		
36 to 40	Up to £250,000								
	£250,001 to £500,000								
	£500,001 to £750,000	•							
	£750,001 to £1,000,000	•	•						
	£1,000,001 to £2,000,000	•	•		•				
	£2,000,001 to £2,500,000	•		•	•	•			
£2,500,001 to £5,000,000	•		•	•	•	•	•		
41 to 45	Up to £250,000								
	£250,001 to £400,000								
	£400,001 to £600,000	•							
	£600,001 to £750,000	•	•						
	£750,001 to £1,000,000	•	•			•			
	£1,000,001 to £2,000,000	•	•		•	•			
	£2,000,001 to £2,500,000	•		•	•	•			
	£2,500,001 to £4,000,000	•		•	•	•	•	•	
£4,000,001 to £5,000,000	•		•	•	•	•	•	○	
46 to 50	Up to £250,000								
	£250,001 to £350,000								
	£350,001 to £500,000	•							
	£500,001 to £750,000	•	•						
	£750,001 to £1,000,000	•	•			•			
	£1,000,001 to £2,000,000	•	•		•	•			
	£2,000,001 to £2,500,000	•		•	•	•			
	£2,500,001 to £3,000,000	•		•	•	•	•	•	
£3,000,001 to £5,000,000	•		•	•	•	•	•	○	
51 to 55	Up to £200,000								
	£200,001 to £250,000	•							
	£250,001 to £300,000	•							
	£300,001 to £750,000	•	•						
	£750,001 to £1,000,000	•	•			•			
	£1,000,001 to £2,000,000	•	•		•	•			
	£2,000,001 to £3,000,000	•		•	•	•	•	•	
£3,000,001 to £5,000,000	•		•	•	•	•	•	○	

Medical underwriting limits for life cover continued

		GPR	PMR	ME	HIV	Lipids	Bio-chem	FBC	ECG	
Age next birthday	56 to 60	Up to £150,000								
		£150,001 to £250,000	•							
		£250,001 to £750,000	•	•						
		£750,001 to £1,000,000	•	•			•			
		£1,000,001 to £2,000,000	•	•		•	•			
		£2,000,001 to £5,000,000	•		•	•	•	•	•	○
	61 to 65	Up to £150,000	•							
		£150,001 to £250,000	•	•						
		£250,001 to £350,000	•	•						
		£350,001 to £1,000,000	•	•			•			
		£1,000,001 to £1,500,000	•	•			•			
		£1,500,001 to £2,000,000	•	•			•	•	•	
	£2,500,001 to £5,000,000	•		•		•	•	•	○	
	66 to 70	Up to £250,000	•	•						
		£250,001 to £1,000,000	•	•			•			
		£1,000,001 to £2,000,000	•	•			•	•	•	
£2,000,001 to £5,000,000		•		•		•	•	•	○	
71 to 84	Up to £250,000	•	•							
	£250,001 to £750,000	•	•			•				
	£750,001 to £1,000,000	•	•			•	•	•		
	£1,000,001 to £2,000,000	•	•			•	•	•		
	£2,000,001 to £5,000,000	•		•		•	•	•	○	

note

- paramed or medical examination report will include a cotinine test for all non-smokers
- the maximum amount of Life Cover available on a Personal Protection Menu plan is £5,000,000.

Key

GPR – General Practitioner's report

PMR – Paramed-nurse

ME – Medical examination – GP

HIV – HIV test

Lipids – Cholesterol

Bio-chem – Biochemistry

FBC – Full blood count

ECG – • Resting electrocardiogram
○ Stress electrocardiogram

Medical underwriting limits for critical illness cover or life or critical illness cover

		GPR	PMR	ME	HIV	Lipids	Bio-chem	FBC	ECG
Age next birthday	Up to age 30	Up to £250,000							
		£250,001 to £500,000							
		£500,001 to £600,000	•						
		£600,001 to £700,000	•		•		•		
		£700,001 to £1,000,000	•		•		•	•	
31 to 35		Up to £250,000							
		£250,001 to £350,000							
		£350,001 to £500,000	•						
		£500,001 to £700,000	•		•		•		
		£700,001 to £1,000,000	•		•		•	•	
36 to 40		Up to £250,000							
		£250,001 to £300,000							
		£300,001 to £500,000	•						
		£500,001 to £700,000	•		•		•		
		£700,001 to £1,000,000	•		•		•	•	
41 to 45		Up to £250,000							
		£250,001 to £350,000	•						
		£350,001 to £500,000	•	•					
		£500,001 to £700,000	•		•		•		
		£700,001 to £1,000,000	•		•		•	•	○
46 to 50		Up to £250,000							
		£250,001 to £300,000	•						
		£300,001 to £350,000	•	•					
		£350,001 to £500,000	•		•		•		
		£500,001 to £1,000,000	•		•		•	•	○

note

- paramed or medical examination report will include a cotinine test for all non-smokers
- the maximum amount of Critical Illness Cover or Life or Critical Illness Cover available on a Personal Protection Menu plan is £1,000,000.

Key

GPR – General Practitioner's report

PMR – Paramed-nurse

ME – Medical examination – GP

HIV – HIV test

Lipids – Cholesterol

Key continued

Bio-chem – Biochemistry

FBC – Full blood count

ECG – • Resting electrocardiogram
○ Stress electrocardiogram

Medical underwriting limits for critical illness cover or life or critical illness cover continued

		GPR	PMR	ME	HIV	Lipids	Bio-chem	FBC	ECG
Age next birthday	51 to 55	Up to £100,000							
		£100,001 to £250,000	•						
		£250,001 to £350,000	•	•					
		£350,001 to £500,000	•		•		•	•	
		£500,001 to £1,000,000	•		•		•	•	○
	56 to 60	Up to £100,000	•						
		£100,001 to £250,000	•						
		£250,001 to £350,000	•	•					
		£350,001 to £450,000	•		•		•		○
£450,001 to £500,000		•		•		•	•	○	
61 to 65	Up to £100,000	•							
	£100,001 to £250,000	•	•						
	£250,001 to £350,000	•	•			•			
	£350,001 to £500,000	•		•		•	•	○	
	£500,001 to £1,000,000	•		•		•	•	○	

note

- paramed report or medical examination report includes a cotinine test for all non-smokers
- the maximum amount of Critical Illness Cover or Life or Critical Illness Cover available on a Personal Protection Menu plan is £1,000,000.

Key

GPR – General Practitioner's report

PMR – Paramed-nurse

ME – Medical examination – GP

HIV – HIV test

Lipids – Cholesterol

Bio-chem – Biochemistry

FBC – Full blood count

ECG – • Resting electrocardiogram
○ Stress electrocardiogram

Medical underwriting limits for income cover for sickness

		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 55	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	•		•		•	•	•	○	

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 on a Personal Protection Menu plan is £150,000.

Key

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

Medical underwriting limits for income cover for sickness continued

		GPR	PMR	ME	HIV	Lipids	Bio-chem	FBC	ECG	
Age next birthday	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	•		•		•	•	•	○		

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 on a Personal Protection Menu plan is £150,000.

Key

GPR – General Practitioner’s report

PMR – Paramed-nurse

ME – Medical examination – GP

HIV – HIV test

Lipids – Cholesterol

Bio-chem – Biochemistry

FBC – Full blood count

ECG – • Resting electrocardiogram
○ Stress electrocardiogram

Financial underwriting limits

The maximum amounts of cover we will offer.

Life Cover	
Age	Multiple of salary
Up to 39	20 x salary + mortgage cover for main residence
40 to 49	15 x salary + mortgage cover for main residence
50 to 59	10 x salary + mortgage cover for main residence
60 and older	5 x salary + mortgage cover for main residence

Critical Illness Cover	
Salary	Multiple of salary
£0 to £50,000	5 x salary + mortgage cover for main residence
£50,001 to £100,000	4 x salary + mortgage cover for main residence
£100,001 to £200,000	3 x salary + mortgage cover for main residence
Over £200,001	2 x salary + mortgage cover for main residence

It must be stressed that we will take other factors into account when using income multipliers but these can be used as a general guide.

Income Cover for Sickness
Salary
50% of gross earnings

Financial underwriting limits continued

Non-earners

The maximum cover we will consider for a house person, the unemployed or a student is:

Single Life applications

Life Cover

£500,000 + £350,000 mortgage cover

Critical Illness Cover

£250,000 + £100,000 mortgage cover

Income Cover for Sickness

ICS is not available for any applicant who is a student or unemployed

£16,800

Joint Life applications

Life Cover

£1,000,000 + mortgage cover

Critical Illness Cover

£350,000 + £150,000 mortgage cover

Mortgage Cover

For Life Cover applications for amounts in excess of £1,500,000 we need a copy of the full and final loan offer from the principal lender. Depending on the lender it may be possible to allow up to £2,000,000 Life Cover without a copy of the full and final loan offer. Please contact Bright Grey for further details.

For Life or Critical Illness Cover and stand-alone Critical Illness Cover applications above £400,000 we'll request a copy of the loan offer.

This is the evidence we will need.

Personal Covers

For Family Income Benefit cases the equivalent/commuted value must be used to determine any financial requirements. The following calculation can be used to work out this value. Annual benefit x Term of Plan x 0.66. Alternatively please contact Bright Grey.

Life Cover	
Up to £1,500,000	No automatic evidence.
£1,500,001 to £2,000,000	Financial questionnaire. For loan cover we will require a copy of full final loan offer. Depending on the lender it may be possible to allow up to £2,000,000 Life Cover without a copy of the full and final loan offer. Please contact Bright Grey for more details.
£2,000,001 to £5,000,000	All cases will be assessed individually, we will at minimum require a financial questionnaire plus: Personal cover – independent verifiable proof of income (P60's for employed people and for self employed people notice of assessment, 3 years' reports and accounts etc.) Mortgage/loan cover – copy of final loan offer. Inheritance tax – Independent 3rd party verification of the tax liability and how it was calculated. Note: Cover may be restricted and we may require additional evidence in support of the application.
Above £5,000,000	The maximum amount of Life Cover available is £5,000,000.
Critical Illness Cover & Life or Critical Illness Cover	
Up to £400,000	No automatic evidence.
£400,001 to £700,000	Financial questionnaire. For loan cover we will require a copy of full final loan offer.
£700,001 to £1,000,000	Financial questionnaire plus: Personal cover – independent verifiable proof of income (P60's for employed people and for self employed people notice of assessment, 3 years' reports and accounts etc.) Mortgage/loan cover – copy of final loan offer.
Above £1,000,000	The maximum amount of Critical Illness Cover and Life or Critical Illness Cover available is £1,000,000.

Financial underwriting limits continued

Income Cover for Sickness

Employed Applicants

Based on amount of yearly income

Yearly income may include the following benefits in kind that are shown on a P11D tax form and would stop if the person covered was unable to work:

- living accommodation where they live and pay Council Tax;
- company car when used for private use;
- car fuel which is provided for use with their company car;
- beneficial loans, excluding loans for travel tickets;
- insurance such as critical illness insurance, private medical insurance and accident and travel insurance.

Up to £50,000

No automatic evidence

£50,001 to £150,000

2 years' proof of earnings (P60, P11D forms tax assessments, pay slips etc.)

Over £150,000

The maximum amount of Income Cover for Sickness available is £150,000

Self-Employed Applicants

Based on amount of yearly income

Up to £36,000

No automatic evidence

£36,001 to £50,000

Financial questionnaire

£50,001 to £150,000

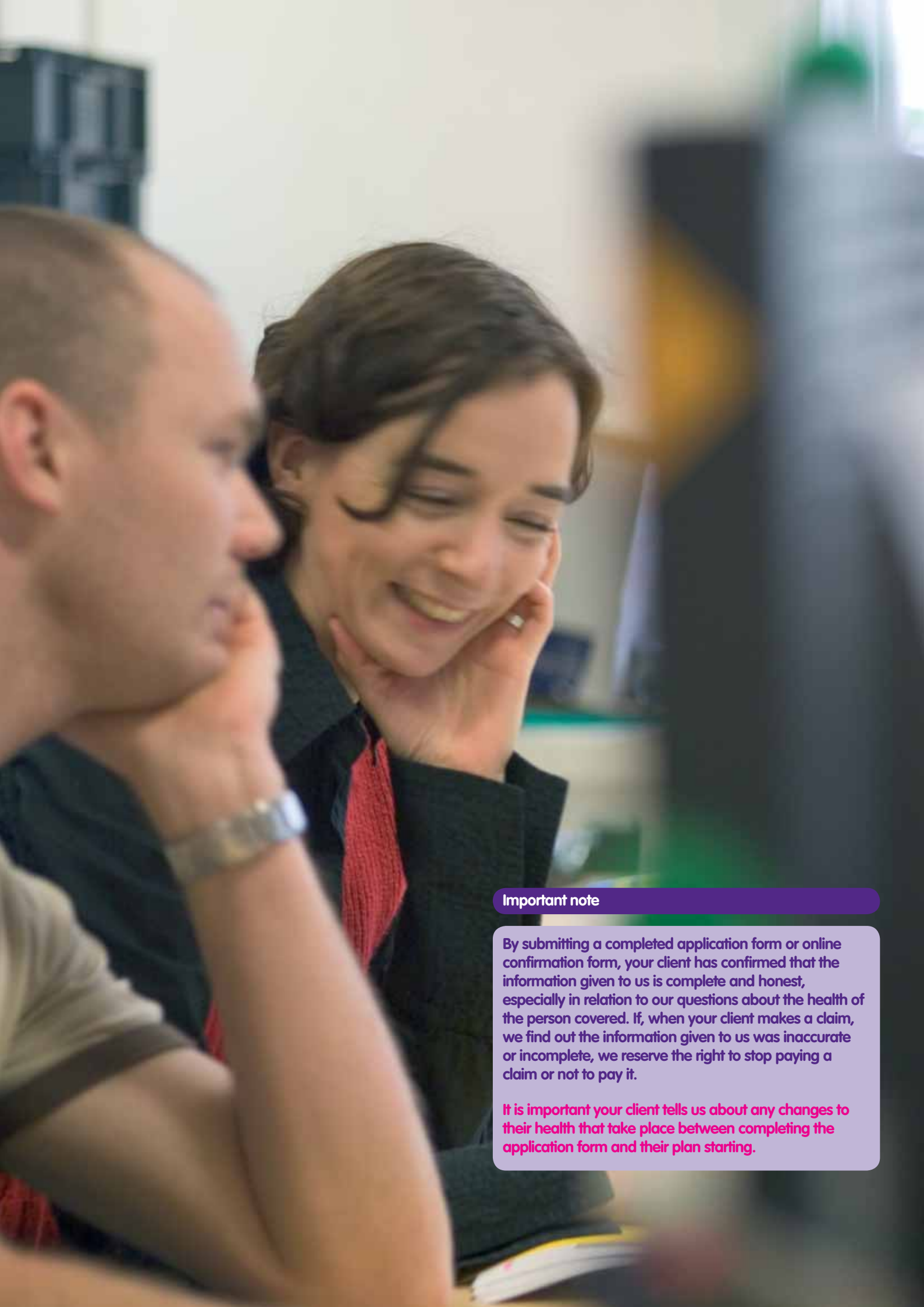
Financial questionnaire and 2 years' proof of earnings (self-assessment forms or reports and accounts)

Over £150,000

The maximum amount of Income Cover for Sickness available is £150,000

Payment Cover for Sickness

Financial underwriting is not currently necessary for Payment Cover for Sickness.



Important note

By submitting a completed application form or online confirmation form, your client has confirmed that the information given to us is complete and honest, especially in relation to our questions about the health of the person covered. If, when your client makes a claim, we find out the information given to us was inaccurate or incomplete, we reserve the right to stop paying a claim or not to pay it.

It is important your client tells us about any changes to their health that take place between completing the application form and their plan starting.

Instant cover

When we receive your client's application – either online or by post – we might be able to offer them cover before their plan starts.

Who is eligible for Instant Cover?

Instant Cover is available to residents of the UK, Channel Islands and Isle of Man who are under the age of 50 when we receive their application.

On what covers is Instant Cover available?

Instant Cover is available on the following covers for a mortgage:

- Life Cover
- Critical Illness Cover
- Life or Critical Illness Cover
- Income Cover for Sickness.

This could be for a house purchase or a re-mortgage.

Instant Cover is not available on Children's Critical Illness Cover.

When is Instant Cover available?

Instant Cover is only available if, when we receive your client's application, they have answered all the questions in full and have completed the direct debit section correctly and in full. We will not offer Instant Cover even if we receive any missing information at a later date.

If your client chooses Life or Critical Illness Cover with guaranteed payments, Instant Cover is only available if:

- they have answered 'no' to all of the questions in the 'your health' section of their application
- their answers to the questions in the 'residency and travel', 'your lifestyle' and 'leisure activities' sections of their application do not lead to us immediately giving them non-standard terms, or asking for more information.

If the cover is for a re-mortgage, Instant Cover is only available if your client agrees to start the plan from the date their lender releases the mortgage funds.

Is there a maximum cover limit?

We will cover your client for the amount they have applied for, but only up to the following limits:

- Life Cover – £300,000 for lump sum covers and £9,000 a year for income covers.
- Critical Illness Cover and Life or Critical Illness Cover – £125,000 for lump sum covers and £5,000 a year for income covers.
- Income Cover for Sickness – £15,000 a year.
- For house purchases we will limit Instant Cover to the amount of your client's mortgage. For Income Cover for Sickness claims this means the maximum we will pay is the amount of your client's mortgage payments.
- For re-mortgages we will limit Instant Cover to the amount of the increase in your client's mortgage. For Income Cover for Sickness claims this means the maximum we will pay is any increase in the amount of their mortgage payments.

Instant Cover is not available if the amount of your client's re-mortgage is for a lower amount or for the same amount as their previous mortgage.

Is there anything else I should know about Instant Cover?

Instant Cover will also stop:

- four months after Instant Cover starts.
- if we decline or defer your client's cover or plan, on the date we make the decision and not the date we confirm this decision in writing.
- if we do not receive any medical or financial information within four weeks of asking for it.

For TPD (included in Critical Illness Covers) and Income Cover for Sickness, we will use a working tasks definition to assess any claim.

House purchase cover

When does Instant Cover start?

If the cover is for a house purchase, once we receive your client's application with a fully completed direct debit section, Instant Cover will start on the date they exchange contracts (or missives are concluded in Scotland).

When does Instant Cover stop?

Instant Cover will stop on the earliest of:

- the plan starting; or
- the property purchase completing; or
- four weeks after we send a decision letter, if your client has not accepted our terms; or
- we are advised that the application is to be cancelled.

Instant Cover will be extended beyond the date the property purchase completes if:

- we have been given a completion date; and
- your client agrees to start their plan from their completion date, as soon as we accept it.

This extension to Instant Cover will stop on the earlier of:

- the plan starting; or
- seven days after we send a decision letter, if we accept your client's plan on non-standard terms.

Re-mortgage cover

When does Instant Cover start?

Instant Cover will start on the date your client's lender releases the mortgage funds if:

- we have been told the date that the lender will release the mortgage funds; and
- your client agrees to start their plan from this date, as soon as we accept it.

When does Instant Cover stop?

Instant Cover will stop on the earliest of:

- the plan starting; or
- seven days after we send a decision letter, if we accept your client's plan on non-standard terms; or
- we are advised that the application is to be cancelled.

Instant cover continued

We will pay Instant Cover on the same basis as the cover applied for.

However, if your client applies for a cover to be paid as an income, we will offer to pay this as a commuted lump sum. This does not apply to Income Cover for Sickness, which we will always pay as an income.

If we pay an Instant Cover claim for Income Cover for Sickness, your client's cover cannot start until we stop paying the claim. At that time we will advise on what terms we can offer Income Cover for Sickness.

If we apply special terms to your client's plan, these terms will also apply to their Instant Cover from the date we make the decision at Bright Grey and not the date we confirm this in writing.

Are there any circumstances in which you will not pay a claim?

We will not pay an Instant Cover claim if:

- your client does not give us all the information we ask for on their application; or
- if we discover that information on the application is untrue, inaccurate, or incomplete (even if it does not relate to the cause of the Instant Cover claim); or
- it is as a result of an intentional self-inflicted injury; or
- it is as a result of taking part in a hazardous sport or leisure activity; or
- it is as a result of, or related to, a condition your client was already aware of, or was suffering symptoms of, or being treated for, when they applied; or
- your client has sent similar applications for their cover to other life companies; or
- we are unable to collect the first payment for the plan by direct debit.

We will use the current version of the plan details booklet to assess any claim. You or your client can ask us for a copy of this at any time.

How to make a claim

If you or your client think that they have a valid claim on their plan:

1. You or your client should phone us on 0845 6094 500.
2. When your client receives the claim form, they should fill it in and send it back to us with any other documents we request.
3. Your client should continue to make payments.

Depending on the nature of the claim, we might need one or more of the following:

- the birth, marriage or death certificate of the person covered
- any other evidence of a change of name
- medical evidence to support the claim
- evidence of the income of the person covered
- evidence of the amount and status of your client's mortgage.

We'll tell you when you phone us which of these we need, and **if we need anything else**.

We'll pay the reasonable cost of all medical reports or evidence we ask for.

All diagnoses must:

- be made by a consultant at a hospital within the geographical limits shown below, who is a specialist in an area of medicine appropriate to the cause of the claim;
- be the first and unequivocal diagnosis of a critical illness or Total Permanent Disability; and be confirmed by our Chief Medical Officer.

We reserve the right to stop paying a claim, or not to pay it, if your client doesn't provide the evidence we ask for or the information provided is inaccurate or incomplete.

Residency

For all covers except Life Cover, we'll restrict claims to certain parts of the world. This means that if the person covered is living or working outside the UK and you need to make a claim, the person covered may have to return to one of the following countries:

- Australia
- Austria
- Belgium
- Canada
- Channel Islands
- Cyprus
- Czech Republic
- Denmark
- Estonia
- Finland
- France
- Germany
- Gibraltar
- Greece
- Hong Kong
- Hungary
- Iceland
- Ireland
- Isle of Man
- Italy
- Japan
- Latvia
- Lithuania
- Luxembourg
- Malta
- The Netherlands
- New Zealand
- Norway
- Poland
- Portugal
- Slovakia
- Slovenia
- Spain
- Sweden
- Switzerland
- UK
- USA

There are further restrictions for payment of Income Cover for Sickness. Please see our Personal Protection Menu plan details for full information.

Claims support

If your client has to make a claim we know they'll be going through a difficult time and we'll do all we can to help. We'll put a claims assessor on the case to handle it to completion. And we'll make sure both you and your client have their contact details, giving you one point of contact whenever you have questions or need help.

Support at point of claim

We offer your client and their family the services of a nurse, therapist or counsellor who can visit them in their own home to offer practical and emotional support for as long as they need it. This could include help organising childcare or respite care, help with treatment options, research and setting up initial contact with local support groups. This service gives your client and their family immediate access to a medical expert who can discuss fears, concerns and answer questions. We'll offer this help even before we pay your client's claim, and we'll continue to offer it for as long as it's needed.

Helplines

For the cost of a standard rate national phone call, your clients can access a broad range of helplines at any time during the term of their plan. No matter what cover they have. These are:

- Legal
- Medical
- Career
- Personal

claims support

Support available at claim time	Critical Illness Cover	Income Cover for Sickness	Terminal Illness	Death
Personal nurse adviser	•	•	•	•
Home visit from a nurse, a course of therapy or counselling	•	•	•	•
Back-to-work services	•	•		
Bereavement counselling				•

Best value for protection. From Bright Grey.

Bright Grey
2 Queen Street
Edinburgh
EH2 1BG

help@brightgrey.com

0845 6094 500

www.brightadviser.co.uk

Bright Grey is a division of the Royal London Group which consists of The Royal London Mutual Insurance Society Ltd and its subsidiaries. The Royal London Mutual Insurance Society Ltd provides life and pension products, is a member of the Association of British Insurers, is authorised and regulated by the Financial Services Authority No.117672 and is registered in England and Wales No.99064. The registered office is 55 Gracechurch Street, London, EC3V 0RL. Bright Grey is a member of IFA Promotion Ltd.

PC185A.0709