

medical underwriting limits for **life cover**

note

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

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

		GPR	PMR	ME	HIV	Lipids	Bio-chem	FBC	ECG
Age next birthday	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	✓		✓	✓	✓	✓	✓
	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	✓	✓			✓	✓	✓
		£2,000,001 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		✓		✓		✓	✓	✓	

Key

GPR – General practitioner's report **PMR** – Paramed **ME** – Medical examination **HIV** – HIV test
Lipids – Cholesterol **Bio-chem** – Biochemistry **FBC** – Full blood count **ECG** – Stress electrocardiogram