

medical underwriting limits for **critical illness cover or life or critical illness cover**

note

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

		GPR	PMR	ME	HIV	Lipids	Bio-chem	FBC	ECG	
Age next birthday	Up to age 30	Up to £500,000								
		£500,001 to £600,000	✓							
		£600,001 to £700,000	✓		✓		✓			
		£700,001 to £1,000,000	✓		✓		✓	✓	✓	
	31 to 35	Up to £350,000								
		£350,001 to £500,000	✓							
		£500,001 to £700,000	✓		✓		✓			
		£700,001 to £1,000,000	✓		✓		✓	✓	✓	
	36 to 40	Up 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	✓		✓		✓			
	46 to 50	£700,001 to £1,000,000	✓		✓		✓	✓	✓	✓
		Up to £250,000								
		£250,001 to £300,000	✓							
		£300,001 to £350,000	✓	✓						
51 to 55	£350,001 to £500,000	✓		✓						
	£500,001 to £1,000,000	✓		✓		✓	✓	✓	✓	
	Up to £100,000									
	£100,001 to £250,000	✓								
	£250,001 to £350,000	✓	✓							
56 to 60	£350,001 to £500,000	✓		✓		✓				
	£500,001 to £1,000,000	✓		✓		✓	✓	✓	✓	
	£450,001 to £500,000	✓		✓		✓	✓	✓	✓	
	£350,001 to £450,000	✓		✓		✓			✓	
	£250,001 to £350,000	✓	✓							
	£100,001 to £250,000	✓								
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	✓		✓		✓	✓	✓	✓	

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