

For adviser use only

Protect

Non-Medical Limits Guide

This guide outlines the medical evidence we need to underwrite your client's application, based on their age and the monthly benefit amount they choose.

These limits only apply to our Protect product across all deferred periods and claim benefit periods.

We provide this table as a pre-sales guide only, other factors may also impact the decisions we make and any evidence we need.

Age	Evidence we need by Monthly Benefit Amount						
	Nurse Screening* (OMQ applications)	Nurse Screening* (Tele-interview applications)	General Practitioner Report (GPR)	Blood test	Medical Examination**	Blood test includes HbA1c	Blood test includes NT-ProBNP
18-39	£6,251	£6,251	£6,251	£6,251	£7,500	N/A	N/A
40-44	£3,793	£4,001	£4,167	£4,167	£5,001	£7,500	£8,334
45-49	£3,001	£3,793	£4,167	£4,167	£4,167	£5,001	£6,251
50-54	£2,001	£2,251	£2,501	£3,793	£4,167	£4,751	£4,751
55+	£1,201	£1,251	£2,001	£3,793	£4,167	£4,751	£4,751

* Nurse screening will include a Cotinine Test for non-smokers applying for level premiums. We will not ask for nurse screening if we ask for a medical examination.

**Includes Cotinine Test for non-smokers applying for level premiums.

Looking for more support?

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