UNDERWRITING LIMITS

The following tables show our financial and medical underwriting limits effective from 17th April 2025.

FINANCIAL LIMITS

Financial evidence requirements	Additional financial information is not usually required	Financial evidence, usually a financial questionnaire	Supporting evidence required (see table on right)
Life Cover	<=£2,500,000	>£2,500,000	>£4,000,000
Critical Illness Cover	<=£800,000	>£800,000	£1,500,001 to £3,000,000
Personal Income Protection	<=£250,000pa	n/a	n/a
Business Income Protection	<=£75,000pa	>£75,000pa	£100,001pa to £250,000pa

Financial Limits Notes

- Evidence requirements are for indicative purposes only. Our underwriters use a flexible approach to determine what we need based upon the circumstances of the case.
- Our limits are based on all cover in force or pending with us or any other provider. Business cover is usually excluded when determining the evidence requirements for personal cover and vice versa.
- For Business Menu Plans, the evidence requirements will be based on the level of cover required for each life assured, not the total cover for the business.
- We don't require a financial questionnaire for Relevant Life Plan or Joint Life Second Death applications as the information is included in the application form.

Reason for cover	Supporting evidence (typical minimum requirements)
Family protection	Evidence of income from employer or accountant (P60 or equivalent).
Inheritance tax	Accountant's or solicitor's letter to confirm the value of the estate.
Loan or mortgage cover	Copy of offer letter or loan/mortgage agreement. Additionally for a **business loan**, audited accounts covering the last two years.
Key person cover	Audited accounts covering the last two years. Proof of income (P60 or equivalent).
Partnership or shareholder protection	Audited accounts covering the last two years. Sight of the partnership or share purchase agreement.
Business related Income Protection	Employed – latest P60 or last three payslips Self employed – two years' proof of earnings e.g. salary or earned income confirmed by HMRC Additionally for Key Person Income Protection, we will also require audited accounts covering the last three years .
Relevant Life Plan	Evidence of income from employer or accountant (P60 or equivalent).

MEDICAL LIMITS

Life Cover (single life and joint life - first event)

Sum assured	Age <=29	30 to 34	35 to 39	40 to 44	45 to 49	50 to 54	55 to 59	60 to 64	65 to 69	70 to 74	>=75
0 - 25,000											
25,001 - 50,000											PMR
50,001 - 100,000										PMR	PMR
100,001 - 150,000								PMR	PMR	PMR	PMR
150,001 - 200,000								GPR + PMR	GPR + PMR	GPR + PMR	GPR + PMR
200,001 - 225,000								GPR + PMR	GPR + PMR	GPR + PMR	GPR + PMR
225,001 - 250,000								GPR + PMR	GPR + PMR	GPR + PMR	GPR + PMR
250,001 - 300,000							PMR	GPR + PMR	GPR + PMR	GPR + PMR	GPR + MER
300,001 - 350,000							PMR	GPR + PMR	GPR + PMR	GPR + MER + FBP	GPR + MER + FBP
350,001 - 400,000							GPR + PMR	GPR + PMR	GPR + MER	GPR + MER + FBP	GPR + MER + FBP
400,001 - 425,000						PMR	GPR + PMR	GPR + PMR	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP
425,001 450,000						PMR	GPR + PMR	GPR + PMR	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP
450,001 - 475,000						GPR + PMR	GPR + PMR	GPR + PMR	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP
475,001 - 500,000						GPR + PMR	GPR + PMR	GPR + PMR	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP
500,001 - 550,000					PMR	GPR + PMR	GPR + PMR	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP
550,001 - 600,000					PMR	GPR + PMR	GPR + PMR	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP
600,001 - 675,000				Miniscreen	PMR	GPR + PMR	GPR + PMR	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP
675,001 - 700,000				Miniscreen	PMR	GPR + PMR	GPR + PMR	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP
700,001 - 750,000				Miniscreen	PMR	GPR + PMR	GPR + PMR	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP
750,001 - 775,000				Miniscreen	GPR + PMR	GPR + PMR	GPR + PMR	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP
775,001 - 800,000				Miniscreen	GPR + PMR	GPR + PMR	GPR + PMR	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP
800,001 - 825,000			Miniscreen	Miniscreen	GPR + PMR	GPR + PMR	GPR + PMR	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP
825,001 - 900,000			Miniscreen	PMR	GPR + PMR	GPR + PMR	GPR + PMR	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP
900,001 - 1,000,000		Miniscreen	Miniscreen	PMR	GPR + PMR	GPR + PMR	GPR + PMR	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP

MEDICAL LIMITS continued

Life Cover (single life and joint life - first event)											
Sum assured	**Age <=29**	**30 to 34**	**35 to 39**	**40 to 44**	**45 to 49**	**50 to 54**	**55 to 59**	**60 to 64**	**65 to 69**	**70 to 74**	**>=75**
1,000,001 - 1,100,000	Miniscreen	Miniscreen	Miniscreen	GPR + PMR	GPR + PMR	GPR + PMR	GPR + PMR	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP
1,100,001 - 1,500,000	GPR + PMR	GPR + PMR	GPR + PMR	GPR + PMR	GPR + PMR	GPR + PMR + FBP	GPR + PMR + FBP	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP
1,500,001 - 1,650,000	GPR + PMR	GPR + PMR	GPR + PMR	GPR + PMR	GPR + PMR	GPR + PMR + FBP	GPR + PMR + FBP	GPR + MER + FBP + NT-proBNP	GPR + MER + FBP + NT-proBNP	GPR + MER + FBP + NT-proBNP	GPR + MER + FBP + NT-proBNP
1,650,001 - 2,000,000	GPR + PMR	GPR + PMR	GPR + PMR	GPR + PMR	GPR + PMR + FBP	GPR + PMR + FBP	GPR + PMR + FBP	GPR + MER + FBP + NT-proBNP	GPR + MER + FBP + NT-proBNP	GPR + MER + FBP + NT-proBNP	GPR + MER + FBP + NT-proBNP
2,000,001 - 2,200,000	GPR + PMR	GPR + PMR	GPR + PMR	GPR + PMR	GPR + PMR + FBP	GPR + PMR + FBP	GPR + MER + FBP	GPR + MER + FBP + NT-proBNP	GPR + MER + FBP + NT-proBNP	GPR + MER + FBP + NT-proBNP	GPR + MER + FBP + NT-proBNP
2,200,001 - 2,500,000	GPR + PMR + FBP	GPR + PMR + FBP	GPR + PMR + FBP	GPR + PMR + FBP	GPR + PMR + FBP	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP + NT-proBNP	GPR + MER + FBP + NT-proBNP	GPR + MER + FBP + NT-proBNP	GPR + MER + FBP + NT-proBNP
2,500,001 - 2,750,000	GPR + PMR + FBP	GPR + PMR + FBP	GPR + PMR + FBP	GPR + PMR + FBP	GPR + PMR + FBP	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP + NT-proBNP	GPR + MER + FBP + ECG	GPR + MER + FBP + ECG	GPR + MER + FBP + ECG
2,750,001 - 3,000,000	GPR + PMR + FBP	GPR + PMR + FBP	GPR + PMR + FBP	GPR + PMR + FBP	GPR + PMR + FBP	GPR + MER + FBP	GPR + MER + FBP + NT-proBNP	GPR + MER + FBP + NT-proBNP	GPR + MER + FBP + ECG	GPR + MER + FBP + ECG	GPR + MER + FBP + ECG
3,000,001 - 3,300,000	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP + NT-proBNP	GPR + MER + FBP + ECG	GPR + MER + FBP + ECG	GPR + MER + FBP + ECG	GPR + MER + FBP + ECG
3,300,001 - 5,000,000	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP + NT-proBNP	GPR + MER + FBP + NT-proBNP	GPR + MER + FBP + ECG	GPR + MER + FBP + ECG	GPR + MER + FBP + ECG	GPR + MER + FBP + ECG
5,000,001 - 7,500,000	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP + NT-proBNP	GPR + MER + FBP + ECG	GPR + MER + FBP + ECG	GPR + MER + FBP + ECG	GPR + MER + FBP + ECG	GPR + MER + FBP + ECG
7,500,001 - 10,000,000	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP + ECG	GPR + MER + FBP + ECG	GPR + MER + FBP + ECG	GPR + MER + FBP + ECG	GPR + MER + FBP + ECG	GPR + MER FBP + ECG
Over 10,000,000	Refer Underwriting	Refer Underwriting	Refer Underwriting	Refer Underwriting	Refer Underwriting	Refer Underwriting	Refer Underwriting	Refer Underwriting	Refer Underwriting	Refer Underwriting	Refer Underwriting

MEDICAL LIMITS continued

Life Cover (joint life - second event)											
Sum assured	**Age <=29**	**30 to 34**	**35 to 39**	**40 to 44**	**45 to 49**	**50 to 54**	**55 to 59**	**60 to 64**	**65 to 69**	**70 to 74**	**>=75**
0 - 50,000											
50,001 - 100,000										PMR	PMR
100,001 - 200,000									PMR	PMR	PMR
200,001 - 250,000								PMR	GPR + PMR	GPR + PMR	GPR + PMR
250,001 - 300,000								GPR + PMR	GPR + PMR	GPR + PMR	GPR + MER
300,001 - 350,000								GPR + PMR	GPR + MER	GPR + MER	GPR + MER
350,001 - 375,000							PMR	GPR + PMR	GPR + MER	GPR + MER	GPR + MER
375,001 - 425,000							PMR	GPR + PMR	GPR + MER	GPR + MER + FBP	GPR + MER + FBP
425,001 - 450,000						PMR	PMR	GPR + PMR	GPR + MER	GPR + MER + FBP	GPR + MER + FBP
450,001 - 500,000						PMR	GPR + PMR	GPR + PMR	GPR + MER	GPR + MER + FBP	GPR + MER + FBP
500,001 - 675,000						PMR	GPR + PMR	GPR + PMR	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP
675,001 - 800,000					PMR	GPR + PMR	GPR + PMR	GPR + PMR	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP
800,001 - 825,000					PMR	GPR + PMR	GPR + PMR	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP
825,001 - 1,000,000				Miniscreen	PMR	GPR + PMR	GPR + PMR	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP
1,000,001 - 1,375,000			Miniscreen	PMR	PMR	GPR + PMR	GPR + PMR	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP
1,375,001 - 1,500,000	Miniscreen	Miniscreen	PMR	PMR	GPR + PMR	GPR + PMR	GPR + PMR	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP
1,500,001 - 1,650,000	PMR	PMR	PMR	PMR	GPR + PMR	GPR + PMR	GPR + PMR	GPR + MER + FBP + NT-proBNP	GPR + MER + FBP + NT-proBNP	GPR + MER + FBP + NT-proBNP	GPR + MER + FBP + NT-proBNP
1,650,001 - 2,200,000	PMR	PMR	PMR	PMR	GPR + PMR	GPR + PMR	GPR + PMR+ FBP	GPR + MER + FBP + NT-proBNP	GPR + MER + FBP + NT-proBNP	GPR + MER + FBP + NT-proBNP	GPR + MER + FBP + NT-proBNP
2,200,001 - 2,475,000	GPR + PMR	GPR + PMR	GPR + PMR	GPR + PMR	GPR + PMR	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP + NT-proBNP	GPR + MER + FBP + NT-proBNP	GPR + MER + FBP + NT-proBNP	GPR + MER + FBP + NT-proBNP
2,475,001 - 2,500,000	GPR + PMR	GPR + PMR	GPR + PMR	GPR + PMR	GPR + PMR+ FBP	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP + NT-proBNP	GPR + MER + FBP + NT-proBNP	GPR + MER + FBP + NT-proBNP	GPR + MER + FBP + NT-proBNP
2,500,001 - 2,750,000	GPR + PMR	GPR + PMR	GPR + PMR	GPR + PMR	GPR + PMR+ FBP	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP + NT-proBNP	GPR + MER + FBP + ECG	GPR + MER + FBP + ECG	GPR + MER + FBP + ECG
2,750,001 - 3,000,000	GPR + PMR	GPR + PMR	GPR + PMR	GPR + PMR + FBP	GPR + PMR+ FBP	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP + NT-proBNP	GPR + MER + FBP + ECG	GPR + MER + FBP + ECG	GPR + MER + FBP + ECG
3,000,001 - 3,300,000	GPR + PMR	GPR + PMR	GPR + PMR	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP + ECG	GPR + MER + FBP + ECG	GPR + MER + FBP + ECG	GPR + MER + FBP + ECG
3,300,001 - 4,125,000	GPR + PMR + FBP	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP + NT-proBNP	GPR + MER + FBP + NT-proBNP	GPR + MER + FBP + ECG	GPR + MER + FBP + ECG	GPR + MER + FBP + ECG	GPR + MER + FBP + ECG
4,125,001 - 5,000,000	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP + NT-proBNP	GPR + MER + FBP + NT-proBNP	GPR + MER + FBP + ECG	GPR + MER + FBP + ECG	GPR + MER + FBP + ECG	GPR + MER + FBP + ECG
5,000,001 - 7,500,000	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP + NT-proBNP	GPR + MER + FBP + ECG	GPR + MER + FBP + ECG	GPR + MER + FBP + ECG	GPR + MER + FBP + ECG	GPR + MER + FBP + ECG
7,500,001 - 10,000,000	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP + ECG	GPR + MER + FBP + ECG	GPR + MER + FBP + ECG	GPR + MER + FBP + ECG	GPR + MER + FBP + ECG	GPR + MER + FBP + ECG
Over 10,000,000	Refer Underwriting	Refer Underwriting	Refer Underwriting	Refer Underwriting	Refer Underwriting	Refer Underwriting	Refer Underwriting	Refer Underwriting	Refer Underwriting	Refer Underwriting	Refer Underwriting

MEDICAL LIMITS continued

Critical Illness Cover and Life or Critical Illness Cover									
Sum assured	**Age <=29**	**30 to 34**	**35 to 39**	**40 to 44**	**45 to 49**	**50 to 54**	**55 to 59**	**60 to 64**	**>=65**
0 - 50,000									
50,001 - 100,000								PMR	PMR
100,001 - 150,000							PMR	GPR + PMR	GPR + MER
150,001 - 200,000						PMR	GPR + PMR	GPR + MER + FBP1	GPR + MER + FBP1
200,001 - 275,000						GPR + PMR	GPR + PMR	GPR + MER + FBP1	GPR + MER + FBP1
275,001 - 300,000						GPR + PMR	GPR + PMR	GPR + MER + FBP1	GPR + MER + FBP1
300,001 - 350,000					PMR	GPR + PMR	GPR + PMR	GPR + MER + FBP1	GPR + MER + FBP1
350,001 - 400,000				PMR	GPR + PMR	GPR + PMR	GPR + PMR	GPR + MER + FBP1	GPR + MER + FBP1
400,001 - 425,000				PMR	GPR + PMR	GPR + PMR	GPR + MER + FBP1	GPR + MER + FBP1	GPR + MER + FBP1
425,001 - 450,000				PMR	GPR + PMR	GPR + PMR	GPR + MER + FBP1	GPR + MER + FBP1	GPR + MER + FBP1
450,001 - 480,000				GPR + PMR	GPR + PMR	GPR + PMR	GPR + MER + FBP1	GPR + MER + FBP1	GPR + MER + FBP1
480,001 - 500,000				GPR + PMR	GPR + PMR	GPR + PMR	GPR + MER + FBP1	GPR + MER + FBP1	GPR + MER + FBP1
500,001 - 600,000	PMR	PMR	PMR	GPR + PMR + FBP	GPR + PMR + FBP	GPR + MER + FBP1	GPR + MER + FBP1	GPR + MER + FBP1 + ECG	GPR + MER + FBP1 + ECG
600,001 - 750,000	PMR	PMR	GPR + PMR	GPR + PMR + FBP	GPR + PMR + FBP	GPR + MER + FBP1	GPR + MER + FBP1 + ECG	GPR + MER + FBP1 + ECG	GPR + MER + FBP1 + ECG
750,001 - 1,000,000	GPR + PMR + FBP	GPR + PMR + FBP	GPR + PMR + FBP	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP1 + ECG	GPR + MER + FBP1 + ECG	GPR + MER + FBP1 + ECG	GPR + MER + FBP1 + ECG
1,000,001 - 1,500,000	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP1 + ECG	GPR + MER + FBP1 + ECG	GPR + MER + FBP1 + ECG	GPR + MER + FBP1 + ECG
1,500,001 - 2,000,000	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP	GPR + MER +FBP	GPR + MER + FBP1 + ECG	GPR + MER + FBP1 + ECG	GPR + MER + FBP1 + ECG	GPR + MER + FBP1 + ECG
2,000,001 - 3,000,000	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP1 + ECG	GPR + MER + FBP1 + ECG	GPR + MER + FBP1 + ECG	GPR + MER + FBP1 + ECG

MEDICAL LIMITS continued

Income Protection					
Sum assured	Age <=39	40 to 44	45 to 49	50 to 54	>=55
0 - 15,500 pa					
15,501 - 18,500 pa					PMR
18,501 - 25,000 pa				PMR	PMR
25,001 - 30,000 pa				PMR	GPR + PMR
30,001 - 35,000 pa			PMR	PMR	GPR + PMR
35,001 - 40,000 pa			PMR	GPR + PMR	GPR + PMR
40,001 - 50,000 pa		PMR	PMR+ FBP	GPR + PMR	GPR + PMR
50,001 - 75,000 pa		GPR + PMR + FBP	GPR + PMR + FBP	GPR + MER + FBP	GPR + MER + FBP
75,001 - 100,000 pa	GPR + PMR + FBP	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP + ECG	GPR + MER + FBP + ECG
100,001 - 250,000 pa	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP	GPR + MER + FBP + ECG	GPR + MER + FBP + ECG

Key

GPR = General Practitioner's Report
Miniscreen = Paramed miniscreen (nurse examination)
PMR = Paramed (nurse examination)
MER = Medical Examiner's Report (doctor examination)
ECG = Stress Electrocardiogram (resting and exercise)
FBP = Non-fasting Full Blood Profile (including biochemistry + haematology)
FBP1 = Non-fasting Full Blood Profile (including biochemistry + haematology + Prostate Specific Antigen (PSA) for male applicants)
NT-proBNP = N-terminal pro B-type natriuretic peptide test (cardiac blood test)

Notes

Age is "age attained"
Miniscreen, Paramed (PMR) and Medical Examination (MER) will include a Cotinine Test if not on smoker rates
The maximum Life Cover sum assured available for customers aged 80 or over is restricted to £2 million.

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We're happy to provide your documents in a different format, such as braille, large print or audio, just ask us when you get in touch.

April 2025

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