

BMI Guide

What is BMI?

Body Mass Index (BMI) is a combined measurement of height and weight which helps determine whether your customer is within a healthy weight range for their age.

How is BMI is calculated?

Divide your customer's weight in kilograms by the square of their height in metres (kg/m²).

How your customer's age and BMI impacts our underwriting decisions

This guide gives an indication of how your customer's age and BMI may impact our decision to offer them cover, increase their premium or ask for more medical evidence. We provide these tables as a guide only. Other factors may also impact our decisions and whether we ask for more information.



HELPFUL TIPS

We encourage your customer to check their height and weight before applying, to make sure it's as accurate as possible

The following loadings are based on BMI and assume no other risk factors are present.

Aged 30 and under

BMI	Decision	Evidence
<17	Unable to offer cover	
17 - 32.9	Standard terms	
33 - 34.9	50% loading applied	
35 - 37.9	75% loading applied	Paramedical Screening Report*
38 - 38.9	100% loading applied	Paramedical Screening Report*
39 and above	Unable to offer cover	

Aged 31 - 49

BMI	Decision	Evidence
<17	Unable to offer cover	
17 - 33.9	Standard terms	
34 - 35.9	50% loading applied	
36 - 37.9	75% loading applied	Paramedical Screening Report*
38 - 38.9	100% loading applied	Paramedical Screening Report*
39 - 40.9	Individual consideration (contact pre-sales underwriting)	Paramedical Screening Report*
41 and above	Unable to offer cover	

Aged 50 and above

BMI	Decision	Evidence
<17	Unable to offer cover	
17 - 35.9	Standard terms	
36 - 37.9	50% loading applied	
38 - 38.9	75% loading applied	Paramedical Screening Report*
39 - 39.9	100% loading applied	Paramedical Screening Report*
40 - 42.9	Individual consideration (contact pre-sales underwriting)	Paramedical Screening Report*
43 and above	Unable to offer cover	

* Our Paramedical Screening Report includes a full blood profile.

Key contacts:

Pre-sales

E: presale@britishfriendly.com

T: 01234 348 007 option 2

Sales

E: sales@britishfriendly.com

T: 01234 348 007 option 4

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It feels good to be covered