

# 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 calculated?

Your customer's weight in kilograms is divided by the square of the height in metres (kg/m<sup>2</sup>).

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

The tables below give an indication to how your customer's age and BMI may impact our decision to offer them cover, increase their premium or request further medical evidence. These tables are provided as a guide only and other factors may also impact our decisions and further evidence requested.



*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	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	100% loading applied	Paramedical Screening Report*
39	125% loading applied	Paramedical Screening Report*
40 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	75% loading applied	Paramedical Screening Report*
39	100% loading applied	Paramedical Screening Report*
40 and above	Unable to offer cover	

\* Our Paramedical Screening Report includes a full blood profile.