

Non-Medical Limits Guide

For adviser use only

This guide gives you the medical evidence we need, depending on application route, 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.

The table is provided as a pre-sales guide only and other factors may also impact our decisions and further evidence requested.

Age	Evidence Required by Monthly Benefit Amount				
	Nurse Screening* (OMQ application route)	Nurse Screening* (Telephone Interview application route)	General Practitioner Report (GPR)	Blood test	Medical Examination**
18-41	£3,793	£4,001	£4,167	£4,167	N/A
42-47	£3,793	£4,001	£4,167	£4,167	N/A
48-52	£3,001	£3,793	£4,167	£4,167	£4,167
53-57	£2,001	£2,251	£2,501	£3,793	£4,167
58+	£1,201	£1,251	£2,001	£3,793	£4,167

*Includes Cotinine Test for non-smokers applying for level premiums. Nurse Screening not required if Medical Examination required.

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