

Medical underwriting limits

for Life Insurance, Critical Illness, Income Protection, Business Protection, Gift Inter Vivos and Family Income Assurance

Our summary shows you what medical information we need to underwrite your client's application, depending on their age and the amount of cover they choose. Please use the key below each table for more information.

FPP/RLC/GIV/FIA – Life Insurance underwriting limits

AGE next birthday	TI*	PSR**	Cotinine****	ME	HIV	GPR	PROF	EXECCG
To age 35	£750,001	£900,001	£900,001	>£2m	>£1.5m	>£1m	>£2m	>£7.5m
36-40	£600,001	£900,001	£900,001	>£2m	>£1.5m	>£1m	>£2m	>£7.5m
41-45	£500,001	£800,001	£800,001	>£2m	>£1.5m	>£1m	>£2m	>£5m
46-50	£400,001	£700,001	£700,001	>£1m	>£1.5m	>£1m	>£1m	>£4m
51-55	£250,001	£550,001	£550,001	>£1m	>£1.5m	>£1m	>£1m	>£3m
56-60	£200,001	£450,001	£450,001	£750,001	>£1.5m	>£1m	>£1m***	>£2m
61-65	£100,001	£250,001	£250,001	£500,001	N/A	>£1m	>£1m***	>£1.5m
Over 65	£75,001	£150,001	£150,001	£250,001	N/A	>£1m	>£1m***	>£1m

* TI not required if PSR or ME or GPR required. ** PSR not required if ME required. *** PSA included. **** Cotinine required on non smokers only.

Financial requirements: Life Insurance (FPP/RLC/GIV/FIA)

	Full Financial QU	Independent evidence	Loan offer	Accounts
Personal	>£2.5m	>£3.5m	>£3.5m	N/A
Business	>£2.5m	>£3.5m	>£3.5m	>£3.5m

Key

EXECCG Exercise Electrocardiogram
GPR General practitioner's report
HIV HIV test

ME Medical Examination Report (with own doctor where possible)
PROF Full blood profile

PSA Prostate Specific Antigen
PSR Paramedical Screening Report
TI Tele-interview



FPP – Critical Illness and Total Permanent Disability insurance underwriting limits

AGE next birthday	TI*	PSR**	Cotinine****	ME	HIV	GPR	PROF	EXECCG
To age 40	£450,001	£600,001	£600,001	£750,001	>£1m	£600,001	£750,001	>£3m
41-45	£400,001	£500,001	£500,001	£650,001	>£1m	£500,001	£500,001	>£3m
46-50	£300,001	£500,001	£500,001	£650,001	>£1m	£400,001	£500,001	>£2m
51-55	£150,001	£200,001	£200,001	£400,001	>£1m	£200,001	£400,001***	£750,001
56-60	£100,001	£200,001	£200,001	£400,001	>£1m	£150,001	£400,001***	£750,001
Over 61	£100,001	£200,001	£200,001	£400,001	>£2m	£150,001	£400,001***	£750,001

* TI not required if PSR or ME or GPR required. ** PSR not required if ME required. *** PSA included. **** Cotinine required on non smokers only.

Financial requirements: FPP – Critical Illness and Total Permanent Disability

	Full Financial QU	Independent evidence	Loan offer	Accounts
Personal	£750,001	>£1.5m	>£1.5m	N/A
Business	£750,001	>£1.5m	>£1.5m	>£1.5m

FPP – Income Protection and Personal Sick Pay underwriting limits (monthly benefit)

AGE next birthday	TI*	PSR**	Cotinine***	ME	PROF	GPR	HIV
To age 41	£2,521	£4,338	£4,338	£6,504	£6,504	£12,501	£10,001
42-46	£2,171	£3,254	£3,254	£4,338	£4,338	£12,501	£10,001
47-51	£1,738	£2,171	£2,171	£3,254	£3,254	£12,501	£10,001
52-56	£1,304	£1,521	£1,521	£2,171	£2,171	£12,501	£10,001
57-60	£871	£1,088	£1,088	£1,521	£1,521	£12,501	£10,001

* TI not required if PSR or ME or GPR required. ** PSR not required if ME required. *** Cotinine required on non smokers only.

Financial requirements: FPP – Income Protection

	Proof Of Earnings
IP-self employed	£12,501

Key

EXECCG Exercise Electrocardiogram
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HIV HIV test

ME Medical Examination Report
 (with own doctor where possible)
PROF Full blood profile

PSA Prostate Specific Antigen
PSR Paramedical Screening Report
TI Tele-interview



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