

# Personal Protection

## Underwriting Guide



## Introduction

The majority of applications we receive get an immediate decision. However, occasionally we have to refer an application to one of our underwriters to review. They will quickly decide what risk your client might pose and if this means their monthly premiums are slightly higher, or if we need to exclude a condition from their policy.

Our guide gives you an overview of our current underwriting practices. However, please note that our underwriting practices can change at any time.

This document provides an indication of terms that may be offered for various disorders. The loadings indicated are suggestive of the final decision **once all relevant medical information has been received**. As some disorders present a cumulative risk when encountered together (for example, angina and hypertension) the final loading may be more than the individual load for each condition combined.

All underwriting decisions are subject to the receipt of a **completed application form with full medical disclosure** and, where applicable, the **relevant further medical information**.

For any specific underwriting queries please login to Fastway and use our Pre-Underwriting Tool at [fastway.LV.com](http://fastway.LV.com)

### Benefits of using the Pre-Underwriting Tool:

**24/7** Available round the clock, helping you submit business in the evenings or over the weekend.

**Instant indicative decisions** Saves you time and unnecessary calls to our underwriters. You can use the tool whilst on the phone to clients, or in face-to-face meetings.

**Multiple conditions** You can use the interactive tool for multiple disclosures. For complex cases, the tool can confirm the medical evidence needed and an indication of the final underwriting outcome, ensuring no nasty surprises.

**Unique ID** Each enquiry generates a unique record saved in your Fastway dashboard – supporting your compliance processes. This also reduces the chance of errors or misunderstandings compared to over the phone.

**Used by the experts** LV= underwriters use the tool during manual underwriting, so you'll get the same advice and results as we do.

**No nasty surprises** The outcomes are the same as those you would get in the full application journey, helping you manage your client's expectations and avoiding wasted applications.

Alternatively you can email [preunderwriting@LV.com](mailto:preunderwriting@LV.com)

## Key

The following key will be used throughout this reference guide.

<b>Life</b>	Life insurance policies – Flexible Protection Plan, Family Income Benefit, GIV	<b>GPR</b>	General Practitioners Report
<b>CI</b>	Critical Illness	<b>PSR</b>	Paramedical Screening Report
<b>TPD</b>	Total Permanent Disability	<b>EXCL</b>	The relevant condition/activity will be excluded from the policy
<b>IP</b>	Income Protection	<b>I/C</b>	Individual consideration
<b>PSP</b>	Personal Sick Pay	<b>AOR</b>	Accept Ordinary Rates
<b>WOP</b>	Waiver of Premium	<b>BP</b>	Blood Pressure
<b>TI</b>	Expert tele interview conducted by a trained nurse/underwriter	<b>BMI</b>	Body Mass Index
		<b>AGE</b>	Current Age

Please note, loadings and reports for IP and PSP are subject to waiting period.

## Medical underwriting guide

Abnormal smear tests	Life	CI	TPD	IP and PSP	WOP
Subsequent normal smear test within the last 12 months	AOR	TI, Excl cervical carcinoma in situ	TI	AOR	AOR
Subsequent normal smear test over 12 months ago, returned to routine screening	AOR	AOR	AOR	AOR	AOR
Awaiting investigation or treatment	Await Results	Await Results	Await Results	Await Results	Await Results

Anxiety or depression	Life	CI	TPD	IP and PSP	WOP
Single episode within last 3 years, no time off work	usually AOR	usually AOR	usually EXCL	usually EXCL	usually EXCL
Single episode within 3 years, 2 months off work	25 - 50%	25%	EXCL	EXCL	EXCL
Single short episode over 3 years ago	AOR	AOR	AOR	usually AOR	usually AOR
Multiple episodes	GPR/TI	GPR/TI	EXCL	EXCL	EXCL
With psychiatric referral or hospitalisation	GPR	GPR	GPR	GPR	GPR

Asthma	Life	CI	TPD	IP and PSP	WOP
Ratings for asthma are based on; Age of diagnosis, types of inhaler used, history of oral steroid/nebuliser use or hospital admissions, frequency of symptoms or attacks, time off work, smoker status. Due to the number of variations we suggest any asthma concerns are checked on the Fastway Pre-Underwriting Tool or referred to our pre-underwriting team, with the above information.					
For example: applicant diagnosed age <35, using Blue (reliever) and Brown (preventer) inhaler only, once a day, no previous oral steroid/nebuliser use, non-smoker, no asthma symptoms in the last 2 years	AOR	AOR	AOR	AOR	AOR
For example: applicant diagnosed age <35, using Blue (reliever) and Brown (preventer) inhaler only, once a day, no previous oral steroid/nebuliser use, smoker 5 per day, no asthma attacks in the last 2 years	25%	25%	25%	AOR – 25%	AOR
For example: applicant diagnosed age 35-50, using Blue (reliever) and Brown (preventer) inhaler only, once a day, no previous oral steroid/nebuliser use, smoker 15 per day, < 1 asthma attack per month	75%	75%	75%	75%	75%
For example: applicant diagnosed age 35-50, using Purple (combination) inhaler, non-smoker, hospital admission in the last year	GPR	GPR	Postpone	Postpone	Postpone

## Diabetes

NB The following loadings relate to Life Insurance only. All other products will be declined for Type 1 or Type 2 diabetes. If the diagnosis was made less than 6 months ago, we will postpone a decision.

### 6 months to 5 years since onset

Age	Latest HbA1c level			
	≤ 7.0% or 53 mmol/mol	7.1% – 8.0% or 54 – 64 mmol/mol	8.1% – 10.0% or 65 – 86 mmol/mol	>10.0% or 86 mmol/mol
17–20	225%	250%	275%	Decline
21–29	175%	200%	225%	Decline
30–39	125%	150%	175%	Decline
40–49	75%	100%	125%	Decline
50–59	50%	75%	100%	Decline
≥ 60	25%	50%	75%	Decline

### 5 years to 15 years since onset

Age	Latest HbA1c level			
	≤ 7.0% or 53 mmol/mol	7.1% – 8.0% or 54 – 64 mmol/mol	8.1% – 10.0% or 65 – 86 mmol/mol	>10.0% or 86 mmol/mol
17–20	225%	250%	275%	Decline
21–29	175%	200%	225%	Decline
30–39	150%	175%	200%	Decline
40–49	100%	125%	150%	Decline
50–59	75%	100%	125%	Decline
≥ 60	50%	75%	100%	Decline

### > 15 years since onset

Age	Latest HbA1c level			
	≤ 7.0% or 53 mmol/mol	7.1% – 8.0% or 54 – 64 mmol/mol	8.1% – 10.0% or 65 – 86 mmol/mol	>10.0% or 86 mmol/mol
17–20	250%	275%	300%	Decline
21–29	225%	250%	275%	Decline
30–39	200%	225%	250%	Decline
40–49	150%	175%	200%	Decline
50–59	100%	125%	150%	Decline
≥ 60	75%	100%	125%	Decline

Retinopathy will lead to an additional loading. Neuropathy and nephropathy would usually result in the application being declined.

Although the above loadings indicate the latest HbA1c level, we would take into account the recent history of readings.

For example, if the life assured has a history of HbA1c levels >10%, and only the latest level is reduced, we may postpone the application to ensure that better control is maintained.

A GPR will be required in all cases.

<b>Epilepsy</b>	<b>Life</b>	<b>CI</b>	<b>TPD</b>	<b>IP and PSP</b>	<b>WOP</b>
Single episode, no continuing treatment	AOR	AOR	AOR	AOR	AOR
Single episode, continuing medication	AOR	AOR	EXCL	EXCL	EXCL

#### **Ongoing symptoms:**

Within 12 months of onset	GPR	GPR	GPR	Postpone	Postpone
Petit mal attacks only	Usually AOR	Usually AOR	AOR - EXCL	AOR - EXCL	AOR - EXCL
Other forms of epilepsy, < 6 attacks per annum, last attack within 2 years	75%	25%	EXCL	EXCL	EXCL
Other forms of epilepsy, 7–12 attacks per annum, last attack within 2 years	100%	50%	EXCL	GPR	GPR
Other forms of epilepsy, > 12 attacks per annum, last attack within 2 yrs	GPR	GPR	Decline	Decline	Decline

Terms for IP and PSP may vary depending on the applicant's occupation, or waiting period. Occupations involving driving, heavy machinery, high accident risks or shift work will be considered on an individual basis.

#### **Heart attack or angina**

NB The following loadings relate to Life Insurance only. All other products will be declined for heart attack or angina. Ratings for heart attack or angina are based on; Current age, number of vessels affected, severity of initial disease, type of treatment/surgery, current heart function, any ongoing symptoms. Due to the number of variations we suggest any heart concerns are checked on the Fastway Pre-Underwriting Tool or referred to our pre-underwriting team, with the above information.

For example: applicant age <40 or current smoker	Decline
For example: onset of symptoms, heart attack or surgical intervention within the last 12 months	Postpone
For example: applicant age > 65, mild disease in 1 minor vessel only, stent inserted, chest pain on exertion only.	100%
For example: applicant age 45-50, no investigations such as angiography, no ongoing symptoms and able to work full time.	225%
For example: applicant age 51-55, moderate disease in 3 vessels, treated with a triple heart bypass, early retirement on health grounds.	300%
For example: more than 1 heart attack or in combination with stroke, diabetes or peripheral vascular disease.	Decline

A GPR will be required in all cases. Loadings and reports will be subject to cumulative risk factors (eg increased BMI, adverse family history, further medical conditions).

<b>High blood pressure or high cholesterol</b>	<b>Life</b>	<b>CI</b>	<b>TPD</b>	<b>IP and PSP</b>	<b>WOP</b>
Applicant diagnosed under age 31	GPR	GPR	GPR	GPR	GPR
Diagnosed ≥ age 31, High blood pressure only, controlled on 1 or 2 medications (normal bp)	Usually AOR	AOR – 50%	AOR – 50%	AOR – 50%	Usually AOR
Diagnosed ≥ age 31, High cholesterol only, controlled on 1 medication (normal cholesterol)	Usually AOR	AOR – 50%	AOR – 50%	AOR – 50%	Usually AOR
Diagnosed ≥ age 31, One of the above diagnosed, slightly raised, medication recently increased	50 – 75%	50 – 100%	50 – 100%	50 – 100%	50 – 75%
Both of the above diagnosed, controlled on < 4 medications (normal bp/cholesterol)	AOR – 50%	AOR – 75%	AOR – 75%	AOR – 75%	AOR – 50%

A GPR, PSR or TI may be required. Loadings and reports will be subject to age, smoker status and cumulative risk factors (eg increased BMI, adverse family history, further medical conditions)

<b>Lumps or growths</b>	Life	CI	TPD	IP and PSP	WOP
Lump or growth, confirmed benign	AOR	GPR/AOR	GPR/AOR	AOR	AOR
Lump or growth awaiting removal or investigation	Await Results	Await Results	Await Results	Await Results	Await Results
Lump or growth, not confirmed benign	GPR	GPR	GPR	GPR	GPR

**The above decisions assume a single episode**

Recurrent lumps, confirmed or unconfirmed benign	GPR	GPR	GPR	GPR	GPR
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<b>Multiple sclerosis</b>	Life	CI	TPD	IP and PSP	WOP
Relapsing remitting diagnosed < 1 year ago or Progressive diagnosed < 2 years ago	Postpone	CI, TPD, IP, PSP and WOP will be declined in most cases			
Relapsing remitting. No disability	50%				
Relapsing remitting. Mild disability	100%				
Progressive. No disability	150%				
Relapsing remitting and moderate disability, or Progressive and mild disability	200%				
Otherwise. Any other form or severity	Decline				

<b>Musculoskeletal pain For example joints, muscles ligaments</b>	Life	CI	TPD	IP and PSP	WOP
Within last 3 years	AOR	AOR	Usually EXCL	Usually EXCL	Usually EXCL
Over 3 years ago	AOR	AOR	AOR	AOR	AOR
Mutiple episodes	AOR	AOR	EXCL	EXCL	EXCL

NB The above is assuming a single episode in a non-manual occupation. Multiple episodes or manual occupations may be more likely to incur exclusions. Exclusions will be made as specific as possible.

<b>Stroke</b>	Life	CI	TPD	IP and PSP	WOP
Within the last 6 months	Postpone	CI, TPD, IP, PSP and WOP will be declined in all cases			
Age < 45	I/C				
Age 45–54	250%				
Age 55–64	150%				
Age ≥ 65	75%				
Current smoker	Decline				
More than 1 stroke or in combination with heart disease, diabetes or peripheral vascular disease.	Decline				

A GPR will be required in all cases. Loadings and reports will be subject to a full recovery, no residuals and cumulative risk factors (for example; increased BMI, adverse family history, further medical conditions)

**Cancer or tumours**

As ratings for tumours and malignancy are calculated using a number of factors, no indication of terms have been offered. We will be happy to offer an estimated loading if we're provided with; the site of the tumour, the staging or grade of the tumour, and the date when treatment was last received.

## Family history underwriting guide

Family history relates to first degree relatives only for example; mother, father, brother, sister. We only need to know about family illnesses diagnosed before they reached age 60. In some circumstances we may need to ask about Grandparents, Aunties and Uncles. The ages below are age at diagnosis **not** their current age.

Please note: the ratings below apply to applicants who are under age 60. Loadings and reports will be subject to age, smoker status and cumulative risk factors (eg increased BMI, other family history, further medical conditions)

Alzheimer's	Life	CI	TPD	IP and PSP	WOP
1 relative aged < 60	50%	EXCL	EXCL	EXCL	EXCL
2 or more relatives diagnosed < 60	I/C	EXCL	EXCL	EXCL	EXCL

Breast or ovarian cancer	Life	CI	TPD	IP and PSP	WOP
Male lives in all cases	AOR	AOR	AOR	AOR	AOR

### Female relatives

#### Insured age < 40

1 relative < age 40	50%	Excl breast and ovarian tumours or carcinomas in-situ	Excl breast and ovarian tumours or carcinomas in-situ	50% – 75%	50% – 75%
1 relative age 40–49	AOR	50%	50%	AOR – 50%	AOR – 50%
1 relative ≥ age 50	AOR	AOR	AOR	AOR	AOR
2 relatives, youngest < age 40	100%	Excl breast and ovarian tumours or carcinomas in-situ	Excl breast and ovarian tumours or carcinomas in-situ	Excl breast and ovarian tumours or carcinomas in-situ	Excl breast and ovarian tumours or carcinomas in-situ
2 relatives, youngest age 40–49	75%	Excl breast and ovarian tumours or carcinomas in-situ	Excl breast and ovarian tumours or carcinomas in-situ	Excl breast and ovarian tumours or carcinomas in-situ	Excl breast and ovarian tumours or carcinomas in-situ
2 relatives, both ≥ age 50	50%	100%	100%	50% – 75%	50% – 75%
3 or more relatives	I/C	I/C	I/C	I/C	I/C

#### Insured age ≥ 40

1 relative < age 40	25%	Excl breast and ovarian tumours or carcinomas in-situ	Excl breast and ovarian tumours or carcinomas in-situ	50% – 75%	50% – 75%
1 relative age 40–49	AOR	50%	50%	AOR – 50%	AOR – 50%
1 relative ≥ age 50	AOR	AOR	AOR	AOR	AOR
2 relatives, youngest < age 40	75%	Excl breast and ovarian tumours or carcinomas in-situ	Excl breast and ovarian tumours or carcinomas in-situ	Excl breast and ovarian tumours or carcinomas in-situ	Excl breast and ovarian tumours or carcinomas in-situ
2 relatives, youngest age 40–49	50%	Excl breast and ovarian tumours or carcinomas in-situ	Excl breast and ovarian tumours or carcinomas in-situ	Excl breast and ovarian tumours or carcinomas in-situ	Excl breast and ovarian tumours or carcinomas in-situ
2 relatives, both ≥ age 50	25%	75%	75%	AOR – 50%	AOR – 50%
3 or more relatives	I/C	I/C	I/C	I/C	I/C

<b>Bowel or colon cancer</b>	Life	CI	TPD	IP and PSP	WOP
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Not Familial Adenomatous Polyposis (FAP), hereditary non-polyposis or familial colorectal cancer (a GPR will be required for these conditions).

**Insured age < 40**

1 relative < age 40	50%	Remove and excl cancer	Excl cancer	75% – 100%	75% – 100%
1 relative age 40–49	AOR	50%	50%	AOR – 50%	AOR – 50%
1 relative ≥ age 50	AOR	AOR	AOR	AOR	AOR
2 relatives, youngest < age 50	100%	Remove and excl cancer	Excl cancer	Excl cancer	Excl cancer
2 relatives, both ≥ age 50	75%	Remove and excl cancer	Excl cancer	75% – 100%	75% – 100%
3 or more relatives	I/C	I/C	I/C	I/C	I/C

**Insured age ≥ 40**

1 relative < age 40	25%	Remove and excl cancer	Excl cancer	75% – 100%	75% – 100%
1 relative age 40–49	AOR	50%	50%	AOR – 50%	AOR – 50%
1 relatives ≥ age 50	AOR	AOR	AOR	AOR	AOR
2 relatives, at least 1 < age 50	75%	Remove and excl cancer	Excl cancer	Excl cancer	Excl cancer
2 relatives, both ≥ age 50	50%	100%	100%	75% – 100%	75% – 100%
3 or more relatives	I/C	I/C	I/C	I/C	I/C

<b>All other cancers</b>	Life	CI	TPD	IP and PSP	WOP
1 relative	AOR	AOR	AOR	AOR	AOR
2 relatives with same cancer	I/C	I/C	I/C	I/C	I/C

<b>Diabetes</b>	Life	CI	TPD	IP and PSP	WOP
1 relative with diabetes	AOR	AOR – 25%	AOR – 25%	AOR – 25%	AOR
2 relatives with diabetes, applicant <40, negative investigations	AOR	25% & Excl Diabetes mellitus Type 1	25%	AOR - 25%	AOR
2 relatives with diabetes, applicant <40, not investigated	25%	50% & Excl Diabetes mellitus Type 1	50%	50%	50%
2 relatives with diabetes, applicant ≥40, negative investigations	AOR	25%	25%	AOR - 25%	AOR
2 relatives with diabetes, applicant ≥40, not investigated	25%	50%	50%	50%	50%
> 2 relatives	I/C	I/C	I/C	I/C	I/C

A GPR or PSR may be requested in cases where risk factors are present in the Insured, the above are minimum loadings.



<b>Heart attack, angina or stroke</b>	Life	CI	TPD	IP and PSP	WOP
1 relative age < 45	AOR	25%	25%	AOR - 25%	AOR
1 relative age ≥ 45	AOR	AOR	AOR	AOR	AOR
2 relatives age < 60, at least one < 45, applicant < 40	75%	100%	100%	75%	75%
2 relatives age < 60, at least one < 45, applicant > 40	50%	75%	75%	50%	50%
2 relatives age < 60, at least one < 55, applicant < 40	50%	75%	75%	50%	50%
2 relatives age < 60, at least one < 55, applicant > 40	25%	50%	50%	AOR - 25%	AOR
2 relatives age < 60, both aged 55–59, applicant < 40	25%	50%	50%	AOR - 25%	AOR
2 relatives age < 60, both aged 55–59, applicant > 40	AOR	AOR	AOR	AOR	AOR
> 2 relatives	I/C	I/C	I/C	I/C	I/C

A GPR or PSR may be requested in cases where risk factors are present in the Insured, the above are minimum loadings.

<b>Motor neurone disease</b>	Life	CI	TPD	IP and PSP	WOP
1 relative < age 50	50%	EXCL	EXCL	EXCL	EXCL
1 relative 50–55	25%	EXCL	EXCL	EXCL	EXCL
1 relative 56–60	25%	50%	50%	50%	50%
2 or more relatives	I/C	EXCL	EXCL	EXCL	EXCL

<b>Multiple sclerosis</b>	Life	CI	TPD	IP and PSP	WOP
Identical twin	50%	EXCL	EXCL	EXCL	EXCL
Insured < age 40, 1 parent or sibling (not identical twin)	AOR	EXCL	EXCL	EXCL	EXCL
Insured ≥ age 40, 1 parent or sibling (not identical twin)	AOR	50%	50%	AOR – 50%	AOR – 50%
2 relatives (not identical twin)	AOR	EXCL	EXCL	EXCL	EXCL
> 2 relatives	I/C	I/C	I/C	I/C	I/C

<b>Parkinson's</b>	Life	CI	TPD	IP and PSP	WOP
1 relative < age 50	50%	EXCL	EXCL	EXCL	EXCL
2 or more relatives	I/C	EXCL	EXCL	EXCL	EXCL

## Body mass index (BMI) rating tables

BMI ratings assume no other risk factors are present.

Medical evidence (PSR) will usually be obtained when the BMI is >35 for IP and PSP, >40 for Life and >36 for Critical Illness. Where other risk factors are present (eg Smoking) then medical evidence may be required at a lower point.

To calculate BMI, please use the following calculations:

Imperial:  $703 \times \text{weight in pounds} / (\text{height in inches} \times \text{height in inches})$

Metric:  $\text{weight in kilograms} / (\text{height in metres} \times \text{height in metres})$

IP											
Age			BMI			Age			BMI		
≤ 30	≤ 16	GPR	31-49	≤ 16	GPR	≥ 50	≤ 16	GPR			
	17-30	AOR		17-32	AOR		17-33	AOR			
	31-32	25%		33	25%		34-35	25%			
	33-34	50%		34-36	50%		36-37	50%			
	35-37	75%		37-38	75%		38-39	75%			
	38	100%		39	100%		40	100%			
	≥ 39	Decline		≥ 40	Decline		≥ 41	Decline			

PSP											
Age			BMI			Age			BMI		
≤ 30	≤16	GPR	31-49	≤16	GPR	≥ 50	≤16	GPR			
	17-32	AOR		17-33	AOR		17-35	AOR			
	33-34	50%		34-36	50%		36-37	50%			
	35-37	75%		37-38	75%		38-39	75%			
	38	100%		39	100%		40	100%			
	≥ 39	Decline		≥ 40	Decline		≥ 41	Decline			

Life											
Age			BMI			Age			BMI		
≤ 30	≤ 16	GPR	31-49	≤ 16	GPR	≥ 50	≤ 16	GPR			
	17-30	AOR		17-32	AOR		17-34	AOR			
	31-33	25%		33-34	25%		35-36	25%			
	34-37	50%		35-38	50%		37-39	50%			
	38-40	75%		39-40	75%		40-41	75%			
	41	100%		41	100%		42	100%			
	42	150%		42	150%		43	125%			
	43	200%		43	175%		44	150%			
	44	225%		44	200%		45	175%			
	45	250%		45	225%		46	200%			
	≥ 46	Decline		46	250%		≥ 47	Decline			
				≥ 47	Decline						

## Critical illness



Age	BMI	
≤ 30	≤ 16	GPR
	17–29	AOR
	30–32	25%
	33	50%
	34–37	75%
	38	100%
	39	125%
	40	150%
	≥ 41	Decline

Age	BMI	
31–49	≤ 16	GPR
	17–32	AOR
	33	25%
	34–36	50%
	37–39	75%
	40	100%
	41	125%
	42	150%
	≥ 43	Decline

Age	BMI	
≥ 50	≤ 16	GPR
	17–33	AOR
	34–35	25%
	36–37	50%
	38–39	75%
	40	100%
	≥ 41	Decline

## Sports and hobbies

When your client is involved in a potentially dangerous activity, we need to know the following:

- How many times they'll take part each year.
- How often they take part (for example; daily, weekly, monthly, annually)
- Where (if abroad confirm which countries outside of the UK).
- Do they have any qualifications and club memberships.
- For motor sports, the type of vehicle, size of engine and details of their involvement in any races.

Scuba diving	Life	CI	TPD	IP and PSP	WOP
Holiday diving only, less than 20 dives per annum, depth < 40m	AOR	AOR	AOR	AOR	AOR
Diving to depth 40-50m	1 per mille up	EXCL	EXCL	EXCL	EXCL
Diving to depth > 50m	2 per mille up	EXCL	EXCL	EXCL	EXCL
Cave or pothole exploration	Additional 3 per mille	EXCL	EXCL	EXCL	EXCL
Internal wreck exploration	Additional 1 per mille	EXCL	EXCL	EXCL	EXCL

Mountaineering or rock climbing	Life	CI	TPD	IP and PSP	WOP
Indoor climbing only	AOR	AOR	AOR	AOR	AOR
UK only, below British (UK) technical grade 5a or British (UK) Adjectival grade Hard Very Severe	AOR	EXCL	EXCL	EXCL	EXCL
UK or overseas climbing, ≤ 3,000m, British (UK) technical grade 5a or British (UK) Adjectival grade Hard Very Severe and above	1 per mille up	EXCL	EXCL	EXCL	EXCL
UK or overseas climbing, > 3,000m, British (UK) technical grade 5a or British (UK) Adjectival grade Hard Very Severe and above	2 per mille up	EXCL	EXCL	EXCL	EXCL

<b>Motor sports</b>	Life	CI	TPD	IP and PSP	WOP
Track days only	Usually AOR	Usually AOR	Usually AOR	Usually AOR	Usually AOR
More Extensive involvement	Further details required on type of car/motorcycle, number of races and location.				

<b>Flying – private and recreational</b>	Life	CI	TPD	IP and PSP	WOP
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#### **Fixed wing aircraft**

Flying hours <100 per annum	1 per mille	EXCL	EXCL	EXCL	EXCL
Flying hours 101–150 per annum	2 per mille	EXCL	EXCL	EXCL	EXCL
Flying hours >150 per annum	4 per mille	EXCL	EXCL	EXCL	EXCL

#### **Helicopter**

Flying hours <100 per annum	2 per mille	EXCL	EXCL	EXCL	EXCL
Flying hours 101–150 per annum	3 per mille	EXCL	EXCL	EXCL	EXCL
Flying hours >150 per annum	5 per mille	EXCL	EXCL	EXCL	EXCL

The above ratings assume the customer holds at least a private pilot's licence and does not take part in any of the following: competition, test or experimental flying, stunt flying, aeronautics, aerobatics, air racing or air rallying.

For any specific underwriting queries please login to Fastway and use our Pre-Underwriting Tool at **fastway.LV.com** or email **preunderwriting@LV.com**

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