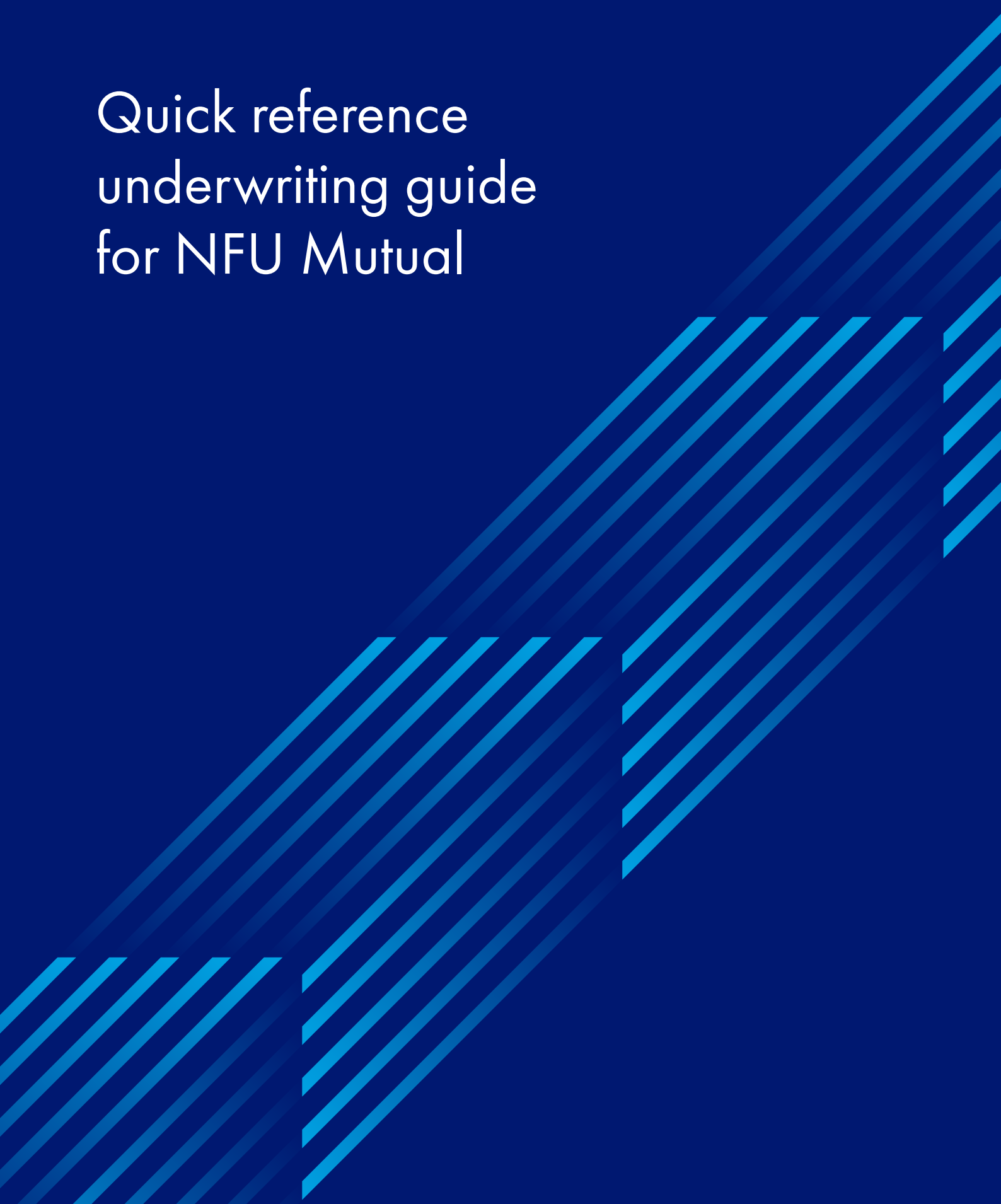




Individual Protection

# Quick reference underwriting guide for NFU Mutual



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Last updated: January 2024

# Non-Medical Limits

## **There are no automatic pre-issue GPRs**

Many companies obtain reports from doctors to check that the application answers are correct before they will issue the cover. We believe customers wish to give us complete information, and that we should not delay in providing them with their cover while we check this information. Therefore, there are no GPRs within our non-medical limits.

## **Information verification**

To help maintain and monitor the quality of the information that is provided on the application, we randomly select cases for checking. The person covered must give permission for us to contact their doctor, and use all reasonable endeavours to ensure we are able to complete the check. We will make every effort to obtain the information we need and the application will only be cancelled as a last resort if all our chase processes have failed to obtain any information.

This will not hold up the application and your client will still be able to start their cover when they wish, without waiting for the GPR to be returned. The fact that an application is selected does not imply that we have an issue with the information your client has provided.

## **Other evidence**

Medical evidence will never be requested solely to assess Waiver of Premium.

Cotinine tests will be performed on non-smokers only.

# Life Cover

All ages in the table below refer to current age at the time of the application.

**Key:**

**PARAMED** Nurse medical      **COT** Cotinine      **BIOCHEM** Biochemistry (blood test)      **FBP** Full Blood Profile      **ExECG** Exercise Electrocardiogram  
**Re ECG** Resting ECG      **HIV** HIV      **MSU** Microscopic Urinalysis      **MED** Doctors medical

| £ Sum Assured*        | 17-29                      | 30-34                      | 35-39                      | 40-44                      | 45-49                      | 50-54                              | 55-59                          | 60-64                     | 65-74                     | 75+                       |
|-----------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|------------------------------------|--------------------------------|---------------------------|---------------------------|---------------------------|
| To 50,000             | n/a                        | n/a                        | n/a                        | n/a                        | n/a                        | n/a                                | n/a                            | n/a                       | n/a                       | n/a                       |
| 50,001 - 100,000      | n/a                        | n/a                        | n/a                        | n/a                        | n/a                        | n/a                                | n/a                            | n/a                       | n/a                       | PARAMED, COT              |
| 100,001 - 150,000     | n/a                        | n/a                        | n/a                        | n/a                        | n/a                        | n/a                                | n/a                            | n/a                       | PARAMED, COT              | PARAMED, COT              |
| 150,001 - 200,000     | n/a                        | n/a                        | n/a                        | n/a                        | n/a                        | n/a                                | n/a                            | PARAMED, COT              | PARAMED, COT              | PARAMED, COT              |
| 200,001 - 300,000     | n/a                        | n/a                        | n/a                        | n/a                        | n/a                        | n/a                                | n/a                            | PARAMED, COT              | PARAMED, COT              | PARAMED, COT, FBP         |
| 300,001 - 400,000     | n/a                        | n/a                        | n/a                        | n/a                        | n/a                        | PARAMED, COT                       | PARAMED, COT                   | PARAMED, COT              | PARAMED, COT              | PARAMED, COT, FBP         |
| 400,001 - 500,000     | n/a                        | n/a                        | n/a                        | n/a                        | n/a                        | PARAMED, COT, BIOCHEM              | PARAMED, COT, FBP              | PARAMED, COT, FBP         | PARAMED, COT, FBP         | PARAMED, COT, FBP         |
| 500,001 - 550,000     | n/a                        | n/a                        | n/a                        | n/a                        | PARAMED, COT, BIOCHEM      | PARAMED, COT, BIOCHEM              | PARAMED, COT, FBP              | PARAMED, COT, FBP         | PARAMED, COT, FBP         | PARAMED, COT, FBP         |
| 550,001 - 750,000     | n/a                        | n/a                        | n/a                        | PARAMED, COT, BIOCHEM      | PARAMED, COT, BIOCHEM      | PARAMED, COT, BIOCHEM              | PARAMED, COT, FBP              | PARAMED, COT, FBP         | PARAMED, COT, FBP         | PARAMED, COT, FBP         |
| 750,001 - 825,000     | n/a                        | n/a                        | PARAMED, COT, BIOCHEM      | PARAMED, COT, BIOCHEM      | PARAMED, COT, BIOCHEM      | PARAMED, COT, BIOCHEM              | PARAMED, COT, FBP              | PARAMED, COT, FBP         | PARAMED, COT, FBP         | PARAMED, COT, FBP         |
| 825,001 - 1,000,000   | n/a                        | PARAMED, COT, BIOCHEM      | PARAMED, COT, BIOCHEM      | PARAMED, COT, BIOCHEM      | PARAMED, COT, BIOCHEM      | PARAMED, COT, BIOCHEM              | PARAMED, COT, FBP              | PARAMED, COT, FBP         | PARAMED, COT, FBP         | MED, COT, FBP, ExECG      |
| 1,000,001 - 1,500,000 | PARAMED, COT               | PARAMED, COT, BIOCHEM      | PARAMED, COT, BIOCHEM      | PARAMED, COT, BIOCHEM      | PARAMED, COT, BIOCHEM      | PARAMED, COT, BIOCHEM              | PARAMED, COT, FBP              | MED, COT, FBP, ExECG      | MED, COT, FBP, ExECG      | MED, COT, FBP, ExECG      |
| 1,500,001 - 2,000,000 | PARAMED, COT, HIV          | PARAMED, COT, HIV, BIOCHEM | PARAMED, COT, HIV, BIOCHEM | PARAMED, COT, HIV, BIOCHEM | PARAMED, COT, HIV, BIOCHEM | PARAMED, COT, HIV, BIOCHEM         | PARAMED, COT, FBP, HIV         | MED, COT, FBP, ExECG      | MED, COT, FBP, ExECG      | MED, COT, FBP, ExECG      |
| 2,000,001 - 2,500,000 | PARAMED, COT, HIV          | PARAMED, COT, HIV, BIOCHEM | PARAMED, COT, HIV, BIOCHEM | PARAMED, COT, HIV, BIOCHEM | PARAMED, COT, HIV, BIOCHEM | MED, COT, BIOCHEM, HIV, ExECG      | MED, COT, FBP, HIV, ExECG      | MED, COT, FBP, ExECG      | MED, COT, FBP, ExECG      | MED, COT, FBP, ExECG      |
| 2,500,001 - 3,000,000 | PARAMED, COT, HIV, BIOCHEM | PARAMED, COT, HIV, BIOCHEM | PARAMED, COT, HIV, BIOCHEM | PARAMED, COT, HIV, BIOCHEM | MED, COT, BIOCHEM, HIV     | MED, COT, BIOCHEM, MSU, HIV, ExECG | MED, COT, FBP, MSU, HIV, ExECG | MED, COT, FBP, MSU, ExECG | MED, COT, FBP, MSU, ExECG | MED, COT, FBP, MSU, ExECG |
| 3,000,001 - 4,000,000 | MED, COT, BIOCHEM, HIV     | MED, COT, HIV, BIOCHEM     | MED, COT, BIOCHEM, HIV     | MED, COT, BIOCHEM, HIV     | MED, COT, BIOCHEM, HIV     | MED, COT, BIOCHEM, MSU, HIV, ExECG | MED, COT, FBP, MSU, HIV, ExECG | MED, COT, FBP, MSU, ExECG | MED, COT, FBP, MSU, ExECG | MED, COT, FBP, MSU, ExECG |

**Key:**

**PARAMED** Nurse medical      **COT** Cotinine      **BIOCHEM** Biochemistry (blood test)      **FBP** Full Blood Profile      **ExECG** Exercise Electrocardiogram  
**Re ECG** Resting ECG      **HIV** HIV      **MSU** Microscopic Urinalysis      **MED** Doctors medical

| £ Sum Assured*          | 17-29                               | 30-34                               | 35-39                               | 40-44                              | 45-49                              | 50-54                              | 55-59                          | 60-64                     | 65-74                     | 75+                       |
|-------------------------|-------------------------------------|-------------------------------------|-------------------------------------|------------------------------------|------------------------------------|------------------------------------|--------------------------------|---------------------------|---------------------------|---------------------------|
| 4,000,001 - 5,000,000   | MED, COT, BIOCHEM, HIV              | MED, COT, HIV, BIOCHEM              | MED, COT, BIOCHEM, HIV              | MED, COT, BIOCHEM, HIV             | MED, COT, BIOCHEM, HIV, ExECG      | MED, COT, BIOCHEM, MSU, HIV, ExECG | MED, COT, FBP, MSU, HIV, ExECG | MED, COT, FBP, MSU, ExECG | MED, COT, FBP, MSU, ExECG | MED, COT, FBP, MSU, ExECG |
| 5,000,001 - £10,000,000 | MED, COT, BIOCHEM, MSU, HIV         | MED, COT, BIOCHEM, MSU, HIV         | MED, COT, BIOCHEM, MSU, HIV         | MED, COT, BIOCHEM, MSU, HIV, ExECG | MED, COT, BIOCHEM, MSU, HIV, ExECG | MED, COT, BIOCHEM, MSU, HIV, ExECG | MED, COT, FBP, MSU, HIV, ExECG | MED, COT, FBP, MSU, ExECG | MED, COT, FBP, MSU, ExECG | MED, COT, FBP, MSU, ExECG |
| 10,000,001 and over     | MED, COT, BIOCHEM, MSU, HIV, Re ECG | MED, COT, BIOCHEM, MSU, HIV, Re ECG | MED, COT, BIOCHEM, MSU, HIV, Re ECG | MED, COT, BIOCHEM, MSU, HIV, ExECG | MED, COT, BIOCHEM, MSU, HIV, ExECG | MED, COT, BIOCHEM, MSU, HIV, ExECG | MED, COT, FBP, MSU, HIV, ExECG | MED, COT, FBP, MSU, ExECG | MED, COT, FBP, MSU, ExECG | MED, COT, FBP, MSU, ExECG |

\*The sum assured for a family income benefit is calculated by multiplying the monthly benefit by 12 and then multiplying this figure by the policy term. In order to determine non-medical limits for family income benefit, only two thirds of the sum assured is taken into account.

# Critical Illness

All ages in the table below refer to current age at the time of the application.

| £ Sum Assured         | 17-29                          | 30-39                         | 40-44                              | 45-49                              | 50-54                              | 55-59                          | 60-64                          | 65 +                           |
|-----------------------|--------------------------------|-------------------------------|------------------------------------|------------------------------------|------------------------------------|--------------------------------|--------------------------------|--------------------------------|
| To 50,000             | n/a                            | n/a                           | n/a                                | n/a                                | n/a                                | n/a                            | n/a                            | n/a                            |
| 50,001 - 75,000       | n/a                            | n/a                           | n/a                                | n/a                                | n/a                                | n/a                            | n/a                            | PARAMED, COT, FBP, PSA         |
| 75,001 - 100,000      | n/a                            | n/a                           | n/a                                | n/a                                | n/a                                | n/a                            | PARAMED, COT, FBP, PSA         | PARAMED, COT, FBP, PSA         |
| 100,001 - 150,000     | n/a                            | n/a                           | n/a                                | n/a                                | n/a                                | n/a                            | PARAMED, COT, FBP, PSA         | PARAMED, COT, FBP, PSA         |
| 150,001 - 200,000     | n/a                            | n/a                           | n/a                                | n/a                                | PARAMED, COT, BIOCHEM              | PARAMED, COT, FBP              | PARAMED, COT, FBP, PSA         | MED, COT, FBP, PSA             |
| 200,001 - 250,000     | n/a                            | n/a                           | n/a                                | n/a                                | PARAMED, COT, BIOCHEM              | PARAMED, COT, FBP              | PARAMED, COT, FBP, PSA         | MED, COT, FBP, PSA             |
| 250,001 - 300,000     | n/a                            | n/a                           | n/a                                | n/a                                | PARAMED, COT, BIOCHEM              | PARAMED, COT, FBP              | PARAMED, COT, FBP, PSA         | MED, COT, FBP, PSA, MSU, ExECG |
| 300,001 - 400,000     | n/a                            | n/a                           | n/a                                | PARAMED, COT                       | PARAMED, COT, BIOCHEM              | PARAMED, COT, FBP              | PARAMED, COT, FBP, PSA         | MED, COT, FBP, PSA, MSU, ExECG |
| 400,001 - 450,000     | n/a                            | n/a                           | PARAMED, COT                       | PARAMED, COT, BIOCHEM              | PARAMED, COT, BIOCHEM              | PARAMED, COT, FBP              | PARAMED, COT, FBP, PSA         | MED, COT, FBP, PSA, MSU, ExECG |
| 450,001 - 500,000     | n/a                            | n/a                           | PARAMED, COT                       | PARAMED, COT, BIOCHEM              | PARAMED, COT, BIOCHEM              | PARAMED, COT, FBP              | MED, COT, FBP, PSA, MSU, ExECG | MED, COT, FBP, PSA, MSU, ExECG |
| 500,001 - 750,000     | PARAMED, COT                   | PARAMED, COT                  | MED, COT, MSU, BIOCHEM             | MED, COT, MSU, BIOCHEM             | MED, COT, MSU, BIOCHEM             | MED, COT, FBP, MSU, ExECG      | MED, COT, FBP, PSA, MSU, ExECG | MED, COT, FBP, PSA, MSU, ExECG |
| 750,001 - 1,000,000   | PARAMED, COT, BIOCHEM          | PARAMED, COT, BIOCHEM         | MED, COT, MSU, BIOCHEM             | MED, COT, MSU, BIOCHEM             | MED, COT, MSU, BIOCHEM, ExECG      | MED, COT, FBP, MSU, ExECG      | MED, COT, FBP, PSA, MSU, ExECG | MED, COT, FBP, PSA, MSU, ExECG |
| 1,000,001 - 1,500,000 | PARAMED, COT, BIOCHEM, HIV     | PARAMED, COT, BIOCHEM, HIV    | MED, COT, MSU, BIOCHEM, HIV        | MED, COT, MSU, BIOCHEM, HIV        | MED, COT, MSU, BIOCHEM, HIV, ExECG | MED, COT, FBP, MSU, HIV, ExECG | MED, COT, FBP, PSA, MSU, ExECG | MED, COT, FBP, PSA, MSU, ExECG |
| 1,500,001 - 2,000,000 | MED, COT, HIV, BIOCHEM         | MED, COT, HIV, BIOCHEM        | MED, COT, MSU, BIOCHEM, HIV        | MED, COT, MSU, BIOCHEM, ExECG, HIV | MED, COT, MSU, BIOCHEM, ExECG, HIV | MED, COT, FBP, MSU, ExECG, HIV | MED, COT, FBP, PSA, MSU, ExECG | MED, COT, FBP, PSA, MSU, ExECG |
| 2,000,001 - 2,500,000 | MED, COT, HIV, BIOCHEM         | MED, COT, BIOCHEM, HIV        | MED, COT, MSU, BIOCHEM, ExECG, HIV | MED, COT, MSU, BIOCHEM, ExECG, HIV | MED, COT, MSU, BIOCHEM, ExECG, HIV | MED, COT, FBP, MSU, ExECG, HIV | MED, COT, FBP, PSA, MSU, ExECG | MED, COT, FBP, PSA, MSU, ExECG |
| 2,500,001 and over    | MED, COT, HIV, BIOCHEM, Re ECG | MED, COT, HIV, BIOCHEM, ExECG | MED, COT, MSU, BIOCHEM, HIV, ExECG | MED, COT, MSU, BIOCHEM, HIV, ExECG | MED, COT, MSU, BIOCHEM, HIV, ExECG | MED, COT, FBP, MSU, ExECG, HIV | MED, COT, MSU, FBP, PSA, ExECG | MED, COT, MSU, FBP, PSA, ExECG |

## Key:

**PARAMED** Nurse medical    **COT** Cotinine    **BIOCHEM** Biochemistry (blood test)    **FBP** Full Blood Profile    **ExECG** Exercise Electrocardiogram  
**Re ECG** Resting ECG    **HIV** HIV    **MSU** Microscopic Urinalysis    **MED** Doctors medical    **PSA** Prostate Specific Antigen (for males)

# Income Protection

## Income Protection Benefit/Waiver of premium benefit

| £Sum Assured<br>(per annum) | £Monthly Benefit<br>(per annum) | Current age                  |                              |                              |                          |                          |
|-----------------------------|---------------------------------|------------------------------|------------------------------|------------------------------|--------------------------|--------------------------|
|                             |                                 | 17-39                        | 40-44                        | 45-49                        | 50-54                    | 55-59                    |
| To 15,000                   | 1,250                           | n/a                          | n/a                          | n/a                          | n/a                      | n/a                      |
| To 15,001-20,000            | 1,251 - 1,666                   | n/a                          | n/a                          | n/a                          | n/a                      | PARAMED, COT, FBP        |
| 20,001 – 30,000             | 1,667 - 2,500                   | n/a                          | n/a                          | n/a                          | PARAMED, COT, FBP        | PARAMED, COT, FBP        |
| 30,001 – 50,000             | 2,501 - 4,166                   | n/a                          | n/a                          | PARAMED, COT, BIOCHEM        | PARAMED, COT, FBP        | MED, COT, FBP            |
| 50,001 – 75,000             | 4,167 - 6,250                   | n/a                          | MED, COT, BIOCHEM            | MED, COT, BIOCHEM            | MED, COT, FBP            | MED, COT, FBP            |
| 75,001 - 100,000            | 6,251 - 8,333                   | PARAMED, COT, BIOCHEM        | MED, COT, BIOCHEM            | MED, COT, BIOCHEM            | MED, COT, FBP            | MED, COT, FBP, GPR*      |
| 100,001 - 120,000           | 8,334 - 10,000                  | MED, COT, BIOCHEM            | MED, COT, BIOCHEM            | MED, COT, BIOCHEM            | MED, COT, FBP            | MED, COT, FBP, GPR*      |
| 120,001 - 150,000           | 10,001-12,500                   | MED, COT, BIOCHEM, HIV       | MED, COT, BIOCHEM, HIV       | MED, COT, BIOCHEM, HIV       | MED, COT, FBP, HIV       | MED, COT, FBP, HIV, GPR* |
| 150,001                     | 12,501+                         | MED, COT, HIV, BIOCHEM, GPR* | MED, COT, HIV, BIOCHEM, GPR* | MED, COT, HIV, BIOCHEM, GPR* | MED, COT, FBP, HIV, GPR* | MED, COT, FBP, HIV, GPR* |

\*A GPR may be required depending on application disclosures.

## Employment status

| £ Sum Assured<br>(per annum) | Self employed        | Employed     |
|------------------------------|----------------------|--------------|
| To 150,000                   | Magnum rules         | Magnum rules |
| 150,001-250,000              | Evidence of earnings | Magnum rules |

### Key:

PARAMED Nurse Medical

COT Cotinine

FBP Full Blood Profile

BIOCHEM Biochemistry (blood test)

GPR General Practitioners Report

HIV HIV

MED Doctors medical

# Medical Conditions

## Height and weight

Body Mass Index (BMI) is a simple index of weight-for-height that is commonly used to classify underweight, overweight and obesity in adults. It is defined as the weight in kilograms divided by the square of the height in metres ( $\text{kg}/\text{m}^2$ ).

Your clients should be encouraged to weigh themselves wherever possible before finalising the application.



## Life Benefit

### Males and Females

| BMI*        | Age 30 and under  | Age 31-49   | Age 50 and over   |
|-------------|---|---|---|
| Up to 15    | Decline   | Decline   | Decline   |
| 16          | TeleUW  | TeleUW  | TeleUW  |
| 17          | +50   | +50   | +50   |
| 18-30       | Standard  | Standard  | Standard  |
| 31          | +25   | Standard  | Standard  |
| 32          | +25   | Standard  | Standard  |
| 33          | +25   | +25   | Standard  |
| 34          | +50   | +25   | +25   |
| 35          | +50   | +50   | +25   |
| 36          | +50   | +50   | +25   |
| 37          | +75   | +50   | +50   |
| 38          | +100  | +75   | +50   |
| 39          | +125  | +75   | +75   |
| 40          | +150  | +100  | +100  |
| 41          | Mini Screening / Biochemistry (blood test) (Indicative Rating +150) | Mini Screening / Biochemistry (blood test) (Indicative Rating +150) | Mini Screening / Biochemistry (blood test) (Indicative Rating +100) |
| 42          | Mini Screening / Biochemistry (blood test) (Indicative Rating +150) | Mini Screening / Biochemistry (blood test) (Indicative Rating +150) | Mini Screening / Biochemistry (blood test) (Indicative Rating +100) |
| 43          | Mini Screening / Biochemistry (blood test) (Indicative Rating +200) | Mini Screening / Biochemistry (blood test) (Indicative Rating +175) | Mini Screening / Biochemistry (blood test) (Indicative Rating +125) |
| 44          | Mini Screening / Biochemistry (blood test) (Indicative Rating +225) | Mini Screening / Biochemistry (blood test) (Indicative Rating +200) | Mini Screening / Biochemistry (blood test) (Indicative Rating +150) |
| 45          | Mini Screening / Biochemistry (blood test) (Indicative Rating +250) | Mini Screening / Biochemistry (blood test) (Indicative Rating +225) | Mini Screening / Biochemistry (blood test) (Indicative Rating +175) |
| 46 and over | Decline   | Decline   | Decline   |

**BMI\*** < = 0.49 will be rounded down

**BMI\*** > = 0.50 will be rounded up

## Critical Illness and Total Permanent Disability Benefit

### Males and Females

| BMI*        | Age 30 and under | Age 31-49 | Age 50-59 | Age 60 and above |
|-------------|------------------|-----------|-----------|------------------|
| Up to 15    | Decline          | Decline   | Decline   | Decline          |
| 16          | Decline          | Decline   | Decline   | Decline          |
| 17          | +50              | +50       | +50       | +50              |
| 18-28       | Standard         | Standard  | Standard  | Standard         |
| 29*         | +25              | +25       | +25       | Standard         |
| 30          | +25              | +25       | +25       | +25              |
| 31          | +25              | +25       | +25       | +25              |
| 32          | +50              | +50       | +50       | +50              |
| 33          | +50              | +50       | +50       | +50              |
| 34          | +50              | +50       | +50       | +50              |
| 35          | +100             | +100      | +100      | +100             |
| 36          | +100             | +100      | +100      | +100             |
| 37          | +100             | +100      | +100      | +100             |
| 38          | +125             | +125      | +125      | +125             |
| 39          | +125             | +125      | +125      | +125             |
| 40          | Decline          | Decline   | Decline   | Decline          |
| 41          | Decline          | Decline   | Decline   | Decline          |
| 42          | Decline          | Decline   | Decline   | Decline          |
| 43 and over | Decline          | Decline   | Decline   | Decline          |

BMI\* < = 0.49 will be rounded down

BMI\* > = 0.50 will be rounded up

\*For BMI 29, Total Permanent Disability will be on standard rates for all ages

## Income Protection and Waiver of Premium Males and Females

| BMI*           | Age 30 and under  | Age 31-49   | Age 50 and over  |
|----------------|---|---|--|
| Up to 16       | Decline   | Decline   | Decline  |
| 16-17          | TeleUW  | TeleUW  | TeleUW   |
| 18-30          | Standard  | Standard  | Standard   |
| 31             | +25   | Standard  | Standard   |
| 32             | +25   | Standard  | Standard   |
| 33             | +50   | +25   | Standard   |
| 34             | +50   | +50   | +25  |
| 35             | +75   | +50   | +25  |
| 36             | +75   | +50   | +50  |
| 37             | +75   | +75   | +50  |
| 38             | Nurse Screen/Cholesterol check<br>(Indicative Rating +100)* | +75   | +75  |
| 39             | Decline   | Nurse Screen/Cholesterol check<br>(Indicative Rating +100)* | +75  |
| 40             | Decline   | Decline   | Nurse Screen/Full blood profile<br>(Indicative Rating +100)* |
| 41<br>and over | Decline   | Decline   | Decline  |

\*Medical evidence will never be requested solely to assess Waiver of Premium. Only the rating will be applied.

**BMI\*** <= 0.49 will be rounded down

**BMI\*** >= 0.50 will be rounded up

# Motorcycling

## Motorcycling

It's widely known that people who ride motorcycles are statistically at higher risk of accident, injury and death.

For every kilometre driven, a motorcyclist is 46 times more likely to be killed in a road accident than a car driver and 57 times more likely to be seriously injured.

Although some may intuitively think that the riskiest riders are those who use small engine sizes in urban environments on their daily commute to work, statistics from the Department of Transport show the opposite.

Motorcyclists who ride a bike with an engine capacity of over 500cc account for about half of all riders, but almost four in every five motorbike deaths. This includes both those driving and motorcycle passengers.

AIG asks the following question:

**Have you ridden a motorcycle on the road in the last 12 months, except in relation to your occupation? (This includes the use of a motorcycle by a pillion passenger)**

If yes: What is the capacity of the biggest motorcycle you have ridden on the road in the last 12 months?

Less than 500cc  
500cc and above

**How long have you held a full motorcycle licence?**

Less than 1 year  
1-3 years  
Over 3 years  
Provisional licence only  
Pillion passenger only

**Approximately how many miles a year do you ride?**

Up to 750  
Over 750

This will allow us to identify those motorcyclists who are at a substantially higher risk and to rate them appropriately for life cover.

The questions will be asked to those aged 50 and under.

# Financial Underwriting

## **Our financial underwriting includes:**

- No financial questions for lower sums assured
- Cover above £1,250,000 life cover and/or £650,000 critical illness follows a short question set
- Cover above £3,000,000 life cover and/or £1,500,000 critical illness follows a comprehensive question set with information obtained digitally to avoid completing a paper questionnaire
- Intuitive questioning means we only ask the questions directly relevant to the cover.

Cover above £3,500,000 life cover and/or £1,500,000 critical illness cover will require appropriate supporting evidence. For Relevant Life Insurance, we only usually require evidence of earnings if cover with AIG and other insurers is more than £3,500,000.

We have designed the application questions to gather the appropriate information for the underwriter so that in most cases a decision can be made without further requirements.

If the owner of the cover is different from the person to be covered (life of another), the application will need to be completed by both parties.

Personal cover - The person to be covered will complete the personal information questions. The cover owner will complete their personal details and the reason for cover question (insurable interest).

Business cover - The owner of the cover will complete the reason for cover question (insurable interest) and the financial information questions. The person to be covered will complete the personal information questions.

There is no maximum amount of cover AIG can consider for life insurance and family income benefit but in every case, the amount of cover requested must be appropriate and our reinsurers must have the capacity to support the risk. This includes all cover in force or pending with any other providers.

For family income benefit, the sum assured is calculated by multiplying the monthly benefit by 12 and then by the term of the cover.

AIG will allow up to £2,000,000\* of Total Permanent Disability cover on an 'own' or 'suited' occupation basis. This includes all cover in force or pending with any other providers. Total Permanent Disability can be topped up to the maximum critical illness limit using a daily activities definition.

\*For a combination of personal and business cover we can consider up to a maximum benefit of £2,500,000.

## **Coronavirus update**

The level of cover available may be impacted by the coronavirus pandemic.

## Personal Financial Underwriting

This includes all cover in force or pending with any other providers.

### Term Assurance/Family Income Benefit/Whole of Life

| Total sum assured           |  |
|-----------------------------|--|
| To<br>£1,250,000            | No evidence required*  |
| £1,250,001<br>to £3,500,000 | Decisions will be based on application alone following intuitive rules built into the expert underwriting system*  |
| Over £3,500,000             | Decisions will be based on intuitive rules built into the expert underwriting system and appropriate supporting evidence (such as proof of income or mortgage offer letter) will be needed |

### Critical Illness cover/Key 3

| Total sum assured         |  |
|---------------------------|--|
| To<br>£650,000            | No evidence required*  |
| £650,001<br>to £1,500,000 | Decisions will be based on application alone following intuitive rules built into the expert underwriting system*  |
| Over £1,500,000           | Decisions will be based on intuitive rules built into the expert underwriting system and appropriate supporting evidence (such as proof of income or mortgage offer letter) will be needed |

## Relevant Life Insurance

### Salary multiples

For Relevant Life Insurance, the sum assured is based on salary multiples.

| Maximum salary multiples* |             |
|---------------------------|-------------|
| Age 17 to 29              | 35 x income |
| Age 30 to 39              | 30 x income |
| Age 40 to 49              | 25 x income |
| Age 50 to 59              | 20 x income |
| Age 60 to 71              | 15 x income |

\*This includes salary, bonus, and dividends paid in lieu of salary plus any taxable benefit in kind.

## Financial evidence

This includes all cover in force or pending with any other providers.

| Total sum assured |                                    |
|-------------------|------------------------------------|
| To £3,500,000     | Minimal online financial questions |
| Over £3,500,000   | Evidence of earnings*              |

\*We rarely ask for additional information and will only do so if we need to clarify an unusual case.

## Business Financial Underwriting

Please see our separate business protection adviser guide for detailed information about business cover.

This includes all cover in force or pending with any other providers.

## Term Assurance

| Total sum assured        |  |
|--------------------------|--|
| To £1,250,000            | No evidence required   |
| £1,250,001 to £3,500,000 | Decisions will be based on system rules or underwriter decision*   |
| Over £3,500,000          | Decisions will be based on intuitive rules built into the expert underwriting system and appropriate supporting evidence (such as last two years accounts or mortgage offer letter) will be needed** |

\*Supporting evidence may be requested if a decision cannot be made using the on-line answers, e.g. business has made a loss.

\*\*Individual consideration will be given to the exact evidence required depending on the reason for cover.

## Critical Illness cover

| Total sum assured      |  |
|------------------------|--|
| To £650,000            | No evidence required   |
| £650,001 to £1,500,000 | Decisions will be based on system rules or underwriter decision*   |
| Over £1,500,000        | Decisions will be based on intuitive rules built into the expert underwriting system and appropriate supporting evidence (such as last two years accounts or mortgage offer letter) will be needed** |

\*Supporting evidence may be requested if a decision cannot be made using the on-line answers, e.g. business has made a loss.

\*\*Individual consideration will be given to the exact evidence required depending on the reason for cover.



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