

For financial adviser use only. Not approved for use with customers.

# Automatic underwriting requirements

This guide explains our medical evidence and financial limits.



# Medical requirements

The medical evidence we need depends on your client's age and the cover amount they've applied for.

Key to evidence requirements:	
COT(NS)	Cotinine test (non-smokers)
ExECG	Exercise ECG
FBP	Full blood profile
LP	Lipid profile
GPR	Report from GP
HIV	Human immunodeficiency virus antibody test
MED	Medical examination
MINI	Paramedical mini screen
PSA	Prostate specific antigen screen
NT-proBNP	N-terminal pro B-type natriuretic peptide test

# Life cover

Sum Assured		To 30nb	31-35nb	36-40nb	41-45nb	46-50nb	51-55nb	56-60nb	61-65nb	66-70nb	71-75nb	76-80nb
£0	£10,000	No auto evidence	No auto evidence	No auto evidence	No auto evidence	No auto evidence	No auto evidence	No auto evidence	No auto evidence	No auto evidence	No auto evidence	No auto evidence
£10,001	£25,000	No auto evidence	No auto evidence	No auto evidence	No auto evidence	No auto evidence	No auto evidence	No auto evidence	No auto evidence	No auto evidence	No auto evidence	No auto evidence
£25,001	£50,000	No auto evidence	No auto evidence	No auto evidence	No auto evidence	No auto evidence	No auto evidence	No auto evidence	No auto evidence	No auto evidence	No auto evidence	GPR
£50,001	£75,000	No auto evidence	No auto evidence	No auto evidence	No auto evidence	No auto evidence	No auto evidence	No auto evidence	No auto evidence	No auto evidence	GPR	GPR
£75,001	£100,000	No auto evidence	No auto evidence	No auto evidence	No auto evidence	No auto evidence	No auto evidence	No auto evidence	No auto evidence	GPR	GPR	GPR, Medical, Cot (NS)
£100,001	£200,000	No auto evidence	No auto evidence	No auto evidence	No auto evidence	No auto evidence	No auto evidence	No auto evidence	GPR	GPR, Medical, Cot (NS)	GPR, Medical, Cot (NS)	GPR, Medical, Cot (NS)
£200,001	£220,000	No auto evidence	No auto evidence	No auto evidence	No auto evidence	No auto evidence	No auto evidence	No auto evidence	GPR, Mini, Cot (NS)	GPR, Medical, Cot (NS)	GPR, Medical, Cot (NS)	GPR, Medical, Cot (NS)
£220,001	£250,000	No auto evidence	No auto evidence	No auto evidence	No auto evidence	No auto evidence	No auto evidence	No auto evidence	GPR, Mini, Cot (NS)	GPR, Medical, Cot (NS)	GPR, Medical, Cot (NS)	GPR, Medical, Cot (NS)
£250,001	£310,000	No auto evidence	No auto evidence	No auto evidence	No auto evidence	No auto evidence	No auto evidence	GPR, Mini, Cot (NS)	GPR, Mini, Cot (NS)	GPR, Medical, Cot (NS), LP	GPR, Medical, Cot (NS), LP	GPR, Medical, Cot (NS), LP
£310,001	£325,000	No auto evidence	No auto evidence	No auto evidence	No auto evidence	No auto evidence	No auto evidence	GPR, Mini, Cot (NS)	GPR, Mini, Cot (NS)	GPR, Medical, Cot (NS), LP	GPR, Medical, Cot (NS), LP	GPR, Medical, Cot (NS), LP
£325,001	£400,000	No auto evidence	No auto evidence	No auto evidence	No auto evidence	No auto evidence	GPR, Mini, Cot (NS)	GPR, Mini, Cot (NS)	GPR, Medical, Cot (NS)	GPR, Medical, Cot (NS), LP	GPR, Medical, Cot (NS), LP	GPR, Medical, Cot (NS), LP

Life cover continued

Sum Assured		To 30nb	31-35nb	36-40nb	41-45nb	46-50nb	51-55nb	56-60nb	61-65nb	66-70nb	71-75nb	76-80nb
£400,001	£425,000	No auto evidence	No auto evidence	No auto evidence	No auto evidence	No auto evidence	GPR, Mini, Cot (NS)	GPR, Mini, Cot (NS)	GPR, Medical, Cot (NS)	GPR, Medical, Cot (NS), LP	GPR, Medical, Cot (NS), LP	GPR, Medical, Cot (NS), LP
£425,001	£450,000	No auto evidence	No auto evidence	No auto evidence	No auto evidence	No auto evidence	GPR, Mini, Cot (NS)	GPR, Mini, Cot (NS)	GPR Medical, Cot (NS)	GPR, Medical, Cot (NS), LP	GPR, Medical, Cot (NS), LP	GPR, Medical, Cot (NS), LP
£450,001	£500,000	No auto evidence	No auto evidence	No auto evidence	No auto evidence	GPR, Mini, Cot (NS)	GPR, Mini, Cot (NS)	GPR, Mini, Cot (NS)	GPR, Medical, Cot (NS)	GPR, Medical, Cot (NS), LP	GPR, Medical, Cot (NS), LP	GPR, Medical, Cot (NS), LP
£500,001	£525,000	No auto evidence	No auto evidence	No auto evidence	No auto evidence	GPR, Mini, Cot (NS)	GPR, Mini, Cot (NS)	GPR, Mini, Cot (NS)	GPR, Medical, Cot (NS)	GPR, Medical, Cot (NS), LP	GPR, Medical, Cot (NS), LP	GPR, Medical, Cot (NS), LP
£525,001	£550,000	No auto evidence	No auto evidence	No auto evidence	No auto evidence	GPR, Mini, Cot (NS)	GPR, Mini, Cot (NS)	GPR, Mini, Cot (NS)	GPR, Medical, Cot (NS)	GPR, Medical, Cot (NS), LP	GPR, Medical, Cot (NS), LP	GPR, Medical, Cot (NS), LP
£550,001	£675,000	No auto evidence	No auto evidence	No auto evidence	Mini, Cot (NS)	GPR, Mini, Cot (NS)	GPR, Mini, Cot (NS)	GPR, Mini, Cot (NS)	GPR, Medical, Cot (NS)	GPR, Medical, Cot (NS), LP	GPR, Medical, Cot (NS), LP	GPR, Medical, Cot (NS), LP
£675,001	£750,000	No auto evidence	No auto evidence	No auto evidence	Mini, Cot (NS)	GPR, Mini, Cot (NS)	GPR, Mini, Cot (NS)	GPR, Mini, Cot (NS)	GPR, Medical, Cot (NS), LP	GPR, Medical, Cot (NS), LP	GPR, Medical, Cot (NS), LP	GPR, Medical, Cot (NS), LP
£750,001	£775,000	No auto evidence	No auto evidence	Mini, Cot (NS)	GPR, Mini, Cot (NS)	GPR, Mini, Cot (NS)	GPR, Mini, Cot (NS), LP	GPR, Mini, Cot (NS), LP	GPR, Medical, Cot (NS), LP	GPR, Medical, Cot (NS), LP	GPR, Medical, Cot (NS), LP	GPR, Medical, Cot (NS), LP
£775,001	£825,000	No auto evidence	No auto evidence	Mini, Cot (NS)	GPR, Mini, Cot (NS)	GPR, Mini, Cot (NS)	GPR, Mini, Cot (NS), LP	GPR, Mini, Cot (NS), LP	GPR, Medical, Cot (NS), LP	GPR, Medical, Cot (NS), LP	GPR, Medical, Cot (NS), LP	GPR, Medical, Cot (NS), LP

## Life cover continued

Sum Assured		To 30nb	31-35nb	36-40nb	41-45nb	46-50nb	51-55nb	56-60nb	61-65nb	66-70nb	71-75nb	76-80nb
£825,001	£1,000,000	No auto evidence	No auto evidence	Mini, Cot (NS)	GPR, Mini, Cot (NS)	GPR, Mini, Cot (NS)	GPR, Mini, Cot (NS), LP	GPR, Mini, Cot (NS), LP	GPR, Medical, Cot (NS), LP	GPR, Medical, Cot (NS), LP	GPR, Medical, Cot (NS), LP	GPR, Medical, Cot (NS), LP
£1,000,001	£1,500,000	GPR, Mini, Cot (NS)	GPR, Mini, Cot (NS)	GPR, Mini, Cot (NS)	GPR, Mini, Cot (NS), LP	GPR, Mini, Cot (NS), LP	GPR, Mini, Cot (NS), LP	GPR, Mini, Cot (NS), LP	GPR, Medical, Cot (NS), LP	GPR, Medical, Cot (NS), FBP (incl LP), NT-proBNP	GPR, Medical, Cot (NS), FBP (incl LP), NT-proBNP	GPR, Medical, Cot (NS), FBP (incl LP), NT-proBNP
£1,500,001	£2,000,000	GPR, Mini, Cot (NS), HIV	GPR, Mini, Cot (NS), HIV	GPR, Mini, Cot (NS), HIV	GPR, Mini, Cot (NS), HIV, LP	GPR, Mini, Cot (NS), HIV, LP	GPR, Mini, Cot (NS), HIV, LP	GPR, Mini, Cot (NS), HIV, LP	GPR, Medical, Cot (NS), FBP (incl LP), NT-proBNP	GPR, Medical, Cot (NS), FBP (incl LP), NT-proBNP	GPR, Medical, Cot (NS), FBP (incl LP), NT-proBNP	GPR, Medical, Cot (NS), FBP (incl LP), NT-proBNP
£2,000,001	£2,500,000	GPR, Mini, Cot (NS), HIV	GPR, Mini, Cot (NS), HIV	GPR, Mini, Cot (NS), HIV, LP	GPR, Mini, Cot (NS), HIV, LP	GPR, Mini, Cot (NS), HIV, LP	GPR, Medical, Cot (NS), HIV, FBP (incl LP), NT-proBNP	GPR, Medical, Cot (NS), HIV, FBP (incl LP), NT-proBNP	GPR, Medical, Cot (NS), FBP (incl LP), NT-proBNP	GPR, Medical, Cot (NS), FBP (incl LP), NT-proBNP	GPR, Medical, Cot (NS), FBP (incl LP), NT-proBNP, PSA (Males only)	GPR, Medical, Cot (NS), FBP (incl LP), NT-proBNP, PSA (Males only)
£2,500,001	£3,000,000	GPR, Mini, Cot (NS), HIV, LP	GPR, Mini, Cot (NS), HIV, LP	GPR, Mini, Cot (NS), HIV, LP	GPR, Mini, Cot (NS), HIV, LP	GPR, Mini, Cot (NS), HIV, LP	GPR, Medical, Cot (NS), HIV, FBP (incl LP), NT-proBNP	GPR, Medical, Cot (NS), HIV, FBP (incl LP), NT-proBNP	GPR, Medical, Cot (NS), FBP (incl LP), NT-proBNP, PSA (Males only)	GPR, Medical, Cot (NS), FBP (incl LP), NT-proBNP, Ex-ECG, PSA (Males only)	GPR, Medical, Cot (NS), FBP (incl LP), NT-proBNP, Ex-ECG, PSA (Males only)	GPR, Medical, Cot (NS), FBP (incl LP), NT-proBNP, Ex-ECG, PSA (Males only)
£3,000,001	£4,000,000	GPR, Mini, Cot (NS), HIV, LP	GPR, Mini, Cot (NS), HIV, LP	GPR, Mini, Cot (NS), HIV, LP	GPR, Medical, Cot (NS), HIV, LP	GPR, Medical, Cot (NS), HIV, LP	GPR, Medical, Cot (NS), HIV, FBP (incl LP), NT-proBNP	GPR, Medical, Cot (NS), HIV, FBP (incl LP), NT-proBNP	GPR, Medical, Cot (NS), FBP (incl LP), NT-proBNP, Ex-ECG, PSA (Males only)	GPR, Medical, Cot (NS), FBP (incl LP), NT-proBNP, Ex-ECG, PSA (Males only)	GPR, Medical, Cot (NS), FBP (incl LP), NT-proBNP, Ex-ECG, PSA (Males only)	GPR, Medical, Cot (NS), FBP (incl LP), NT-proBNP, Ex-ECG, PSA (Males only)

Life cover continued												
Sum Assured		To 30nb	31-35nb	36-40nb	41-45nb	46-50nb	51-55nb	56-60nb	61-65nb	66-70nb	70-75nb	76-80nb
£4,000,001	£5,000,000	GPR, Medical, Cot (NS), HIV, LP	GPR, Medical, Cot (NS), HIV, LP	GPR, Medical, Cot (NS), HIV, FBP (incl LP)	GPR, Medical, Cot (NS), HIV, FBP (incl LP)	GPR, Medical, Cot (NS), HIV, FBP (incl LP), NT-proBNP	GPR, Medical, Cot (NS), HIV, FBP (incl LP), NT-proBNP, PSA (Males only)	GPR, Medical, Cot (NS), HIV, FBP (incl LP), NT-proBNP, PSA (Males only)	GPR, Medical, Cot (NS), FBP (incl LP), NT-proBNP, Ex-ECG, PSA (Males only)	GPR, Medical, Cot (NS), FBP (incl LP), NT-proBNP, Ex-ECG, PSA (Males only)	GPR, Medical, Cot (NS), FBP (incl LP), NT-proBNP, Ex-ECG, PSA (Males only)	GPR, Medical, Cot (NS), FBP (incl LP), NT-proBNP, Ex-ECG, PSA (Males only)
£5,000,001	£7,500,000	GPR, Medical, Cot (NS), HIV, FBP (incl LP)	GPR, Medical, Cot (NS), HIV, FBP (incl LP)	GPR, Medical, Cot (NS), HIV, FBP (incl LP)	GPR, Medical, Cot (NS), HIV, FBP (incl LP), NT-proBNP	GPR, Medical, Cot (NS), HIV, FBP (incl LP), NT-proBNP	GPR, Medical, Cot (NS), HIV, FBP (incl LP), NT-proBNP, PSA (Males only)	GPR, Medical, Cot (NS), HIV, FBP (incl LP), NT-proBNP, Ex-ECG, PSA (Males only)	GPR, Medical, Cot (NS), FBP (incl LP), NT-proBNP, Ex-ECG, PSA (Males only)	GPR, Medical, Cot (NS), FBP (incl LP), NT-proBNP, Ex-ECG, PSA (Males only)	GPR, Medical, Cot (NS), FBP (incl LP), NT-proBNP, Ex-ECG, PSA (Males only)	GPR, Medical, Cot (NS), FBP (incl LP), NT-proBNP, Ex-ECG, PSA (Males only)
£7,500,001	£15,000,000	GPR, Medical, Cot (NS), HIV, FBP (incl LP)	GPR, Medical, Cot (NS), HIV, FBP (incl LP)	GPR, Medical, Cot (NS), HIV, FBP (incl LP), NT-proBNP	GPR, Medical, Cot (NS), HIV, FBP (incl LP), NT-proBNP	GPR, Medical, Cot (NS), HIV, FBP (incl LP), NT-proBNP	GPR, Medical, Cot (NS), HIV, FBP (incl LP), NT-proBNP, Ex-ECG, PSA (Males only)	GPR, Medical, Cot (NS), HIV, FBP (incl LP), NT-proBNP, Ex-ECG, PSA (Males only)	GPR, Medical, Cot (NS), FBP (incl LP), NT-proBNP, Ex-ECG, PSA (Males only)	GPR, Medical, Cot (NS), FBP (incl LP), NT-proBNP, Ex-ECG, PSA (Males only)	GPR, Medical, Cot (NS), FBP (incl LP), NT-proBNP, Ex-ECG, PSA (Males only)	GPR, Medical, Cot (NS), FBP (incl LP), NT-proBNP, Ex-ECG, PSA (Males only)
£15,000,001	£30,000,000	GPR, Medical, Cot (NS), HIV, FBP (incl LP)	GPR, Medical, Cot (NS), HIV, FBP (incl LP), NT-proBNP	GPR, Medical, Cot (NS), HIV, FBP (incl LP), NT-proBNP	GPR, Medical, Cot (NS), HIV, FBP (incl LP), NT-proBNP	GPR, Medical, Cot (NS), HIV, FBP (incl LP), NT-proBNP	GPR, Medical, Cot (NS), HIV, FBP (incl LP), NT-proBNP, Ex-ECG, PSA (Males only)	GPR, Medical, Cot (NS), HIV, FBP (incl LP), NT-proBNP, Ex-ECG, PSA (Males only)	GPR, Medical, Cot (NS), FBP (incl LP), NT-proBNP, Ex-ECG, PSA (Males only)	GPR, Medical, Cot (NS), FBP (incl LP), NT-proBNP, Ex-ECG, PSA (Males only)	GPR, Medical, Cot (NS), FBP (incl LP), NT-proBNP, Ex-ECG, PSA (Males only)	GPR, Medical, Cot (NS), FBP (incl LP), NT-proBNP, Ex-ECG, PSA (Males only)
>=£30,000,001		GPR, Medical, Cot (NS), HIV, FBP (incl LP), NT-proBNP	GPR, Medical, Cot (NS), HIV, FBP (incl LP), NT-proBNP	GPR, Medical, Cot (NS), HIV, FBP (incl LP), NT-proBNP	GPR, Medical, Cot (NS), HIV, FBP (incl LP), NT-proBNP	GPR, Medical, Cot (NS), HIV, FBP (incl LP), NT-proBNP	GPR, Medical, Cot (NS), HIV, FBP (incl LP), NT-proBNP, Ex-ECG, PSA (Males only)	GPR, Medical, Cot (NS), HIV, FBP (incl LP), NT-proBNP, Ex-ECG, PSA (Males only)	GPR, Medical, Cot (NS), FBP (incl LP), NT-proBNP, Ex-ECG, PSA (Males only)	GPR, Medical, Cot (NS), FBP (incl LP), NT-proBNP, Ex-ECG, PSA (Males only)	GPR, Medical, Cot (NS), FBP (incl LP), NT-proBNP, Ex-ECG, PSA (Males only)	GPR, Medical, Cot (NS), FBP (incl LP), NT-proBNP, Ex-ECG, PSA (Males only)

For family income cover, the cover amount is calculated as follows:

Monthly benefit x 12 x term of policy x 75%.

Critical illness cover									
Sum Assured		0 - 30nb	31-35nb	36-40nb	41-45nb	46-50nb	51-55nb	56-60nb	61-65nb
£0	£75,000	No auto evidence	No auto evidence	No auto evidence	No auto evidence	No auto evidence	No auto evidence	No auto evidence	No auto evidence
£75,001	£100,000	No auto evidence	No auto evidence	No auto evidence	No auto evidence	No auto evidence	No auto evidence	No auto evidence	GPR
£100,001	£150,000	No auto evidence	No auto evidence	No auto evidence	No auto evidence	No auto evidence	No auto evidence	GPR	GPR
£150,001	£250,000	No auto evidence	No auto evidence	No auto evidence	No auto evidence	No auto evidence	GPR	GPR	GPR, Medical, Cot (NS)
£250,001	£300,000	No auto evidence	No auto evidence	No auto evidence	No auto evidence	No auto evidence	GPR	GPR, Mini, Cot (NS)	GPR, Medical, Cot (NS)
£300,001	£350,000	No auto evidence	No auto evidence	No auto evidence	No auto evidence	Mini, Cot (NS)	GPR, Mini, Cot (NS)	GPR, Mini, Cot (NS)	GPR, Medical, Cot (NS)
£350,001	£400,000	No auto evidence	No auto evidence	No auto evidence	No auto evidence	Mini, Cot (NS)	GPR, Mini, Cot (NS)	GPR, Mini, Cot (NS)	GPR, Medical, Cot (NS)
£400,001	£480,000	No auto evidence	No auto evidence	No auto evidence	Mini, Cot (NS)	GPR, Mini, Cot (NS)	GPR, Mini, Cot (NS)	GPR, Mini, Cot (NS)	GPR, Medical, Cot (NS)
£480,001	£500,000	No auto evidence	No auto evidence	No auto evidence	Mini, Cot (NS)	GPR, Mini, Cot (NS)	GPR, Mini, Cot (NS)	GPR, Mini, Cot (NS)	GPR, Medical, Cot (NS), FBP (incl LP), NT-proBNP
£500,001	£600,000	Mini, Cot (NS)	Mini, Cot (NS)	Mini, Cot (NS)	GPR, Mini, Cot (NS), LP	GPR, Mini, Cot (NS), LP	GPR, Mini, Cot (NS), FBP (incl LP), NT-proBNP	GPR, Mini, Cot (NS), FBP (incl LP), NT-proBNP	GPR, Medical, Cot (NS), FBP (incl LP), NT-proBNP
£600,001	£750,000	Mini, Cot (NS)	Mini, Cot (NS)	GPR, Mini, Cot (NS)	GPR, Mini, Cot (NS), LP	GPR, Mini, Cot (NS), LP	GPR, Mini, Cot (NS), FBP (incl LP), NT-proBNP	GPR, Medical, Cot (NS), FBP (incl LP), NT-proBNP	GPR, Medical, Cot (NS), FBP (incl LP), NT-proBNP

## Critical illness cover continued

Sum Assured		0 - 30nb	31-35nb	36-40nb	41-45nb	46-50nb	51-55nb	56-60nb	61-65nb
£750,001	£1,000,000	GPR, Mini, Cot (NS), LP	GPR, Mini, Cot (NS), LP	GPR, Mini, Cot (NS), LP	GPR, Mini, Cot (NS), FBP (incl LP)	GPR, Mini, Cot (NS), FBP (incl LP)	GPR, Medical, Cot (NS), FBP (incl LP), NT-proBNP	GPR, Medical, Cot (NS), FBP (incl LP), NT-proBNP	GPR, Medical, Cot (NS), FBP (incl LP), NT-proBNP, PSA (Males only)
£1,000,001	£1,500,000	GPR, Mini, Cot (NS), FBP (incl LP)	GPR, Mini, Cot (NS), FBP (incl LP)	GPR, Mini, Cot (NS), FBP (incl LP)	GPR, Medical, Cot (NS), FBP (incl LP)	GPR, Medical, Cot (NS), FBP (incl LP)	GPR, Medical, Cot (NS), FBP (incl LP), NT-proBNP	GPR, Medical, Cot (NS), FBP (incl LP), NT-proBNP, PSA (Males only)	GPR, Medical, Cot (NS), FBP (incl LP), NT-proBNP, PSA (Males only)
≥£1,500,001	£2,000,000	GPR, Medical, Cot (NS), HIV, FBP (incl LP)	GPR, Medical, Cot (NS), HIV, FBP (incl LP)	GPR, Medical, Cot (NS), HIV, FBP (incl LP)	GPR, Medical, Cot (NS), HIV, FBP (incl LP)	GPR, Medical, Cot (NS), HIV, FBP (incl LP)	GPR, Medical, Cot (NS), HIV, FBP (incl LP), NT-proBNP, PSA (Males only)	GPR, Medical, Cot (NS), HIV, FBP (incl LP), NT-proBNP, PSA (Males only)	GPR, Medical, Cot (NS), HIV, FBP (incl LP), NT-proBNP, PSA (Males only)
£2,000,001	£2,500,000	GPR, Medical, Cot (NS), HIV, FBP (incl LP)	GPR, Medical, Cot (NS), HIV, FBP (incl LP)	GPR, Medical, Cot (NS), HIV, FBP (incl LP)	GPR, Medical, Cot (NS), HIV, FBP (incl LP)	GPR, Medical, Cot (NS), HIV, FBP (incl LP), PSA (Males only)	GPR, Medical, Cot (NS), HIV, FBP (incl LP), NT-proBNP, PSA (Males only)	GPR, Medical, Cot (NS), HIV, FBP (incl LP), NT-proBNP, PSA (Males only)	GPR, Medical, Cot (NS), HIV, FBP (incl LP), NT-proBNP, PSA (Males only)
£2,500,001	£3,000,000	GPR, Medical, Cot (NS), HIV, FBP (incl LP)	GPR, Medical, Cot (NS), HIV, FBP (incl LP)	GPR, Medical, Cot (NS), HIV, FBP (incl LP)	GPR, Medical, Cot (NS), HIV, FBP (incl LP), PSA (Males only)	GPR, Medical, Cot (NS), HIV, FBP (incl LP), PSA (Males only)	GPR, Medical, Cot (NS), HIV, FBP (incl LP), NT-proBNP, PSA (Males only)	GPR, Medical, Cot (NS), HIV, FBP (incl LP), NT-proBNP, PSA (Males only)	GPR, Medical, Cot (NS), HIV, FBP (incl LP), NT-proBNP, PSA (Males only)
≥£3,000,001		GPR, Medical, Cot (NS), HIV, FBP (incl LP), NT-proBNP, PSA (Males only)	GPR, Medical, Cot (NS), HIV, FBP (incl LP), NT-proBNP, PSA (Males only)	GPR, Medical, Cot (NS), HIV, FBP (incl LP), NT-proBNP, SA (Males only)	GPR, Medical, Cot (NS), HIV, FBP (incl LP), NT-proBNP, PSA (Males only)	GPR, Medical, Cot (NS), HIV, FBP (incl LP), NT-proBNP, PSA (Males only)	GPR, Medical, Cot (NS), HIV, FBP (incl LP), NT-proBNP, PSA (Males only)	GPR, Medical, Cot (NS), HIV, FBP (incl LP), NT-proBNP, PSA (Males only)	GPR, Medical, Cot (NS), HIV, FBP (incl LP), NT-proBNP, PSA (Males only)



Income protection						
Sum Assured		0 - 40nb	41 - 45nb	46 - 50nb	51 - 55nb	56 - 60nb
£0	£850	No auto evidence	No auto evidence	No auto evidence	No auto evidence	No auto evidence
£851	£1,000	No auto evidence	No auto evidence	No auto evidence	No auto evidence	Mini, Cot (NS)
£1,001	£1,200	No auto evidence	No auto evidence	No auto evidence	No auto evidence	GPR, Mini, Cot (NS)
£1,201	£1,500	No auto evidence	No auto evidence	No auto evidence	Mini, Cot (NS)	GPR, Mini, Cot (NS)
£1,501	£1,666	No auto evidence	No auto evidence	No auto evidence	Mini, Cot (NS)	GPR, Mini, Cot (NS)
£1,667	£2,000	No auto evidence	No auto evidence	No auto evidence	Mini, Cot (NS)	GPR, Mini, Cot (NS)
£2,001	£2,500	No auto evidence	No auto evidence	No auto evidence	GPR, Mini, Cot (NS)	GPR, Medical, Cot (NS)
£2,501	£3,000	No auto evidence	No auto evidence	Mini, Cot (NS)	GPR, Mini, Cot (NS)	GPR, Medical, Cot (NS)
£3,001	£4,166	No auto evidence	Mini, Cot (NS)	Mini, Cot (NS)	GPR, Mini, Cot (NS)	GPR, Medical, Cot (NS)
£4,167	£5,000	No auto evidence	GPR, Medical, Cot (NS), FBP (incl LP), HIV	GPR, Medical, Cot (NS), FBP (incl LP)	GPR, Medical, Cot (NS), FBP (incl LP), NT-proBNP	GPR, Medical, Cot (NS), FBP (incl LP), NT-proBNP
£5,001	£6,250	No auto evidence	GPR, Medical, Cot (NS), FBP (incl LP), HIV	GPR, Medical, Cot (NS), FBP (incl LP)	GPR, Medical, Cot (NS), FBP (incl LP), NT-proBNP	GPR, Medical, Cot (NS), FBP (incl LP), NT-proBNP
£6,251	£8,333	GPR, Medical, Cot (NS), FBP (incl LP), HIV	GPR, Medical, Cot (NS), FBP (incl LP), HIV, NT-proBNP	GPR, Medical, Cot (NS), FBP (incl LP), HIV, NT-proBNP	GPR, Medical, Cot (NS), FBP (incl LP), HIV, NT-proBNP	GPR, Medical, Cot (NS), FBP (incl LP), HIV, NT-proBNP
>=£8,334		GPR, Medical, Cot (NS), FBP (incl LP), HIV, NT-proBNP	GPR, Medical, Cot (NS), FBP (incl LP), HIV, NT-proBNP	GPR, Medical, Cot (NS), FBP (incl LP), HIV, NT-proBNP	GPR, Medical, Cot (NS), FBP (incl LP), HIV, NT-proBNP	GPR, Medical, Cot (NS), FBP (incl LP), HIV, NT-proBNP

# Financial requirements

We'll take any existing cover into account when we're deciding what financial information we need.

Life cover	Critical illness cover	Comments
Up to £1,500,000	Up to £750,000	No automatic evidence, except for housepersons and non-earners (students, retired and unemployed) we require a Full Financial Questionnaire for life cover of more than £750,000 or critical illness cover of more than £375,000.
£1,500,001 - £2,500,000	£750,001 - £1,000,000	Questions during interactive online application process, or a Short Financial Questionnaire.
£2,500,001 - £4,000,000	£1,000,001 to £2,000,000	Questions during interactive online application process, or a Full Financial Questionnaire.
Aviva cover more than £4m	Aviva cover more than £2m	<p>In addition to a Full FQ we need supporting evidence appropriate to the reason for the cover:</p> <ul style="list-style-type: none"> <li>• Copy of P60 (or equivalent) if Personal/Family cover, or if the application is for Relevant Life.</li> <li>• Loan offer letters if related to new loans, or latest statements for existing loans.</li> <li>• Solicitor or accountant's letter confirming potential liability and how it has been calculated if cover is IHT related. (But let us know if this is not readily available.)</li> <li>• Last 2 years accounts for Key Person, Shareholder/Partnership, Private Equity, Venture Capital, Management Buy Out/In. (If these accounts aren't available to you we will endeavour to obtain ourselves via Companies House.)</li> </ul>

To talk about financial underwriting or high value pre-sales enquiries of more than £1m life cover or more than £500,000 critical illness cover, call **0800 092 9964 (option 2)**.

For any other pre-sales underwriting enquiry, call **0800 533 5192**

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