



UNDERWRITING LIMITS

The following tables show our financial and medical underwriting limits effective from 28 August 2020.

FINANCIAL LIMITS

Financial evidence requirements	Additional financial information is not usually required	Financial evidence, usually a financial questionnaire	Supporting evidence required (see table on right)
Life Cover	<=£2,000,000	>£2,000,000	>£3,500,000
Critical Illness Cover	<=£800,000	>£800,000	£1,500,001 to £3,000,000
Personal Income Protection	<=£250,000pa	n/a	n/a
Business Income Protection	<=£75,000pa	>£75,000pa	£100,001pa to £250,000pa

Notes

- Financial evidence requirements are based upon all cover in force or pending with any other provider though business protection cover is usually excluded when determining the financial evidence required for personal cover and likewise for business cover.
- For Business Menu Plans, if the total market cover (in force or being applied for) for all lives in the same business is >£3,000,000 for Life Cover or >£1,500,000 for Critical Illness Cover, financial requirements will be based on the total market sum assured.
- We don't require a financial questionnaire for Relevant Life Plan applications as the information we need is included in the application form.

Reason for cover	Supporting evidence (minimum requirements)
Family protection	Evidence of income from employer or accountant (P60 or equivalent).
Inheritance tax	Accountant's or solicitor's letter to confirm the value of the estate.
Loan or mortgage cover	Copy of offer letter or loan/mortgage agreement Additionally for a business loan , audited accounts covering the last three years.
Key person cover	Audited accounts covering the last three years Proof of income (P60 or equivalent).
Partnership or shareholder protection	Audited accounts covering the last three years Sight of the partnership or share purchase agreement.
Business related Income Protection	Employed – latest P60 or last three payslips Self employed – two years' proof of earnings e.g. salary or earned income confirmed by HMRC Additionally for Key Person Income Protection, we will also require audited accounts covering the last three years .
Relevant Life Plan	Evidence of income from employer or accountant (P60 or equivalent).

THIS IS FOR FINANCIAL ADVISER USE ONLY AND SHOULDN'T BE RELIED UPON BY ANY OTHER PERSON.

MEDICAL LIMITS

Life Cover (single life and joint life - first event)											
Sum assured	Age <=29	30 to 34	35 to 39	40 to 44	45 to 49	50 to 54	55 to 59	60 to 64	65 to 69	70 to 74	>=75
0 - 25,000											
25,001 - 50,000											PMR
50,001 - 100,000										PMR	PMR
100,001 - 150,000								PMR	PMR	PMR	PMR
150,001 - 200,000								GPR + PMR	GPR + PMR	GPR + PMR	GPR + PMR
200,001 - 225,000								GPR + PMR	GPR + PMR	GPR + PMR	GPR + PMR
225,001 - 250,000							PMR	GPR + PMR	GPR + PMR	GPR + PMR	GPR + PMR
250,001 - 300,000							PMR	GPR + PMR	GPR + PMR	GPR + PMR	GPR + MER
300,001 - 350,000							PMR	GPR + PMR	GPR + PMR	GPR + MER + Bio-chem	GPR + MER + Bio-chem
350,001 - 400,000						PMR	GPR + PMR	GPR + PMR	GPR + MER	GPR + MER + Bio-chem	GPR + MER + Bio-chem
400,001 - 425,000						PMR	GPR + PMR	GPR + PMR	GPR + MER + Bio-chem	GPR + MER + Bio-chem	GPR + MER + Bio-chem
425,001 - 450,000						PMR	GPR + PMR	GPR + PMR	GPR + MER + Bio-chem	GPR + MER + Bio-chem	GPR + MER + Bio-chem
450,001 - 475,000						GPR + PMR	GPR + PMR	GPR + PMR	GPR + MER + Bio-chem	GPR + MER + Bio-chem	GPR + MER + Bio-chem
475,001 - 500,000					PMR	GPR + PMR	GPR + PMR	GPR + PMR	GPR + MER + Bio-chem	GPR + MER + Bio-chem	GPR + MER + Bio-chem
500,001 - 550,000					PMR	GPR + PMR	GPR + PMR	GPR + MER + Bio-chem	GPR + MER + Bio-chem	GPR + MER + Bio-chem	GPR + MER + Bio-chem
550,001 - 600,000				PMR	PMR	GPR + PMR	GPR + PMR	GPR + MER + Bio-chem	GPR + MER + Bio-chem	GPR + MER + Bio-chem	GPR + MER + Bio-chem
600,001 - 675,000				PMR	PMR	GPR + PMR	GPR + PMR	GPR + MER + Bio-chem	GPR + MER + Bio-chem	GPR + MER + Bio-chem	GPR + MER + Bio-chem
675,001 - 700,000				PMR	GPR + PMR	GPR + PMR	GPR + PMR	GPR + MER + Bio-chem	GPR + MER + Bio-chem	GPR + MER + Bio-chem	GPR + MER + Bio-chem
700,001 - 750,000				PMR	GPR + PMR	GPR + PMR	GPR + PMR	GPR + MER + Bio-chem	GPR + MER + Bio-chem	GPR + MER + Bio-chem	GPR + MER + Bio-chem
750,001 - 775,000				PMR	GPR + PMR	GPR + PMR	GPR + PMR	GPR + MER + Bio-chem	GPR + MER + Bio-chem	GPR + MER + Bio-chem	GPR + MER + Bio-chem
775,001 - 800,000			PMR	PMR	GPR + PMR	GPR + PMR	GPR + PMR	GPR + MER + Bio-chem	GPR + MER + Bio-chem	GPR + MER + Bio-chem	GPR + MER + Bio-chem
800,001 - 825,000			PMR	PMR	GPR + PMR	GPR + PMR	GPR + PMR	GPR + MER + Bio-chem	GPR + MER + Bio-chem	GPR + MER + Bio-chem	GPR + MER + Bio-chem
825,001 - 900,000		PMR	PMR	GPR + PMR	GPR + PMR	GPR + PMR	GPR + MER	GPR + MER + Bio-chem	GPR + MER + Bio-chem	GPR + MER + Bio-chem	GPR + MER + Bio-chem
900,001 - 1,000,000	PMR	PMR	PMR	GPR + PMR	GPR + PMR	GPR + PMR	GPR + MER	GPR + MER + Bio-chem	GPR + MER + Bio-chem	GPR + MER + Bio-chem	GPR + MER + Bio-chem

MEDICAL LIMITS continued

Critical Illness Cover and Life or Critical Illness Cover									
Sum assured	Age <=29	30 to 34	35 to 39	40 to 44	45 to 49	50 to 54	55 to 59	60 to 64	>=65
0 - 50,000									
50,001 - 100,000								PMR	PMR
100,001 - 150,000							PMR	GPR + PMR	GPR + MER
150,001 - 200,000						PMR	GPR + PMR	GPR + MER + Bio-chem*	GPR + MER + Bio-chem*
200,001 - 275,000						GPR + PMR	GPR + PMR	GPR + MER + Bio-chem*	GPR + MER + Bio-chem*
275,001 - 300,000					PMR	GPR + PMR	GPR + PMR	GPR + MER + Bio-chem*	GPR + MER + Bio-chem*
300,001 - 350,000					PMR	GPR + PMR	GPR + PMR	GPR + MER + Bio-chem*	GPR + MER + Bio-chem*
350,001 - 400,000				PMR	GPR + PMR	GPR + PMR	GPR + PMR	GPR + MER + Bio-chem*	GPR + MER + Bio-chem*
400,001 - 425,000				PMR	GPR + PMR	GPR + PMR	GPR + MER + Bio-chem*	GPR + MER + Bio-chem*	GPR + MER + Bio-chem*
425,001 - 450,000			PMR	PMR	GPR + PMR	GPR + PMR	GPR + MER + Bio-chem*	GPR + MER + Bio-chem*	GPR + MER + Bio-chem*
450,001 - 480,000		PMR	PMR	GPR + PMR	GPR + PMR	GPR + PMR	GPR + MER + Bio-chem*	GPR + MER + Bio-chem*	GPR + MER + Bio-chem*
480,001 - 500,000	PMR	PMR	PMR	GPR + PMR	GPR + PMR	GPR + PMR	GPR + MER + Bio-chem*	GPR + MER + Bio-chem*	GPR + MER + Bio-chem*
500,001 - 600,000	PMR	PMR	PMR	GPR + PMR + Bio-chem	GPR + PMR + Bio-chem	GPR + MER + Bio-chem*	GPR + MER + Bio-chem*	GPR + MER + Bio-chem* + ECG	GPR + MER + Bio-chem* + ECG
600,001 - 750,000	PMR	PMR	GPR + PMR	GPR + PMR + Bio-chem	GPR + PMR + Bio-chem	GPR + MER + Bio-chem*	GPR + MER + Bio-chem* + ECG	GPR + MER + Bio-chem* + ECG	GPR + MER + Bio-chem* + ECG
750,001 - 1,000,000	GPR + PMR + Bio-chem	GPR + PMR + Bio-chem	GPR + PMR + Bio-chem	GPR + MER + Bio-chem	GPR + MER + Bio-chem	GPR + MER + Bio-chem* + ECG	GPR + MER + Bio-chem* + ECG	GPR + MER + Bio-chem* + ECG	GPR + MER + Bio-chem* + ECG
1,000,001 - 1,500,000	GPR + MER + Bio-chem	GPR + MER + Bio-chem	GPR + MER + Bio-chem	GPR + MER + Bio-chem	GPR + MER + Bio-chem	GPR + MER + Bio-chem* + ECG	GPR + MER + Bio-chem* + ECG	GPR + MER + Bio-chem* + ECG	GPR + MER + Bio-chem* + ECG
1,500,001 - 2,000,000	GPR + MER + Bio-chem	GPR + MER + Bio-chem	GPR + MER + Bio-chem	GPR + MER + Bio-chem	GPR + MER + Bio-chem	GPR + MER + Bio-chem* + ECG	GPR + MER + Bio-chem* + ECG	GPR + MER + Bio-chem* + ECG	GPR + MER + Bio-chem* + ECG
2,000,001 - 3,000,000	GPR + MER + Bio-chem	GPR + MER + Bio-chem	GPR + MER + Bio-chem	GPR + MER + Bio-chem	GPR + MER + Bio-chem	GPR + MER + Bio-chem* + ECG	GPR + MER + Bio-chem* + ECG	GPR + MER + Bio-chem* + ECG	GPR + MER + Bio-chem* + ECG

MEDICAL LIMITS continued

Income Protection					
Sum assured	Age <=39	40 to 44	45 to 49	50 to 54	>=55
0 - 10,000 pa					
10,001 - 15,000 pa					PMR
15,001 - 18,000 pa				PMR	GPR + PMR
18,001 - 24,000 pa				GPR + PMR	GPR + PMR
24,001 - 30,000 pa			PMR	GPR + PMR	GPR + PMR
30,001 - 36,000 pa		PMR	GPR + PMR	GPR + PMR	GPR + MER
36,001 - 40,000 pa	PMR	GPR + PMR	GPR + PMR	GPR + PMR	GPR + MER
40,001 - 50,000 pa	GPR + PMR	GPR + PMR	GPR + PMR	GPR + PMR	GPR + MER
50,001 - 75,000 pa	GPR + PMR	GPR + MER + Bio-chem	GPR + MER + Bio-chem	GPR + MER + Bio-chem	GPR + MER + Bio-chem
75,001 - 150,000 pa	GPR + MER + Bio-chem	GPR + MER + Bio-chem	GPR + MER + Bio-chem	GPR + MER + Bio-chem + ECG	GPR + MER + Bio-chem + ECG
150,001 - 250,000 pa	GPR + MER + Bio-chem	GPR + MER + Bio-chem	GPR + MER + Bio-chem	GPR + MER + Bio-chem + ECG	GPR + MER + Bio-chem + ECG

Key

GPR = General Practitioner's Report

PMR = Paramed (nurse examination)

MER = Medical Examiner's Report (doctor examination)

ECG = Stress Electrocardiogram (resting and exercise)

Bio-chem = Full Blood Profile (including biochemistry + haematology)

Bio-chem* = Full Blood Profile (including biochemistry + haematology

+ Prostate Specific Antigen (PSA) for male applicants)

Notes

Age is "age attained"

Paramed (PMR) and Medical Examination (MER) will include a cotinine test for all non smokers



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