



INCOME PROTECTION UNDERWRITING LIMITS

These are guidelines only – additional evidence may be required in relation to particular applications.

Medical Underwriting Limits

Annual Benefit Amount	Up to Age 40	Age 41 to 45	Age 46 to 50	Age 51-55	Age 56+
Up to €20,000	NIL	NIL	NIL	NIL	NIL
€20,001 – €30,000	NIL	NIL	NIL	NM	PMA, NM
€30,001 – €40,000	NIL	NIL	NM	NM	PMA, NM
€40,001 – €60,000	NM	NM	NM	PMA, NM	PMA, NM
€60,001 – €80,000	NM	NM	PMA, IME, FBP	PMA, IME, FBP	PMA, IME, FBP
€80,001 – €100,000	PMA, IME, HIV, COT, FBP	PMA, IME, HIV, COT, FBP	PMA, IME, HIV, COT, FBP, EECG	PMA, IME, HIV, COT, FBP, EECG, PSA	PMA, IME, HIV, COT, FBP, EECG, PSA
€100,001 – €250,000	PMA, IME, HIV, COT, FBP	PMA, IME, HIV, COT, FBP, EECG	PMA, IME, HIV, COT, FBP, EECG	PMA, IME, HIV, COT, FBP, EECG, PSA	PMA, IME, HIV, COT, FBP, EECG, PSA

Abbreviations			
COT	Cotinine test – n.b. required for non-smokers only (Saliva or Urine Test)	IME	Independent Medical Examination
EECG	Exercise ECG	NM	Nurse Medical Screening
FBP	Full Blood Profile (the client should fast for at least 12 hours before test)	PMA	Private Medical Attendant's Report
HIV	HIV Antibody Test (Saliva or Blood Test)	PSA	Prostate Specific Antigen (blood test)

Financial Evidence Limits

Financial evidence will be requested where the Benefit amount exceeds €100,000 p.a.:

Employed	A copy of the three previous months' salary slips if covering their basic income
Self Employed/Share Holding Directors	A copy of the three previous years' Notice of Assessments/P60s

The overall Income Protection amount that you can protect is €250,000 p.a.

Where the information provided proves inadequate to justify the financial need for the benefit amount, Royal London's Underwriting team retain the right to request any further financial evidence which may be deemed necessary.

Underwriting:

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Sales Support:

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These are guidelines only – additional evidence may be required in relation to particular applications.
These limits may not apply where there is an existing policy with Royal London.



Royal London

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