

Medical Evidence Limits - CIC

Sum Assured (£) up to:	Gender/ Marital status	Up to 30 Age nb	31-35 Age nb	36-40 Age nb	41-45 Age nb	46-50 Age nb	51-55 Age nb	56 - 60	Over 60
Up to 30,000	All	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence
30,001 – 50,000	All	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence
50,001 – 75,000	All	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence
75,001 – 100,000	All	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	GPR
100,001 – 150,000	All	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	GPR
150,001 – 200,000	All	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	GPR	GPR	GPR MER COT* FBP
200,001 – 250,000	All	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	NSE, COT*	GPR	GPR	GPR MER COT* FBP

CIC Limits – Date Implemented 21 June 2009
(Last change to incorporate Updated Limits)

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250,001 – 300,000	All	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	NSE, COT*	GPR	GPR MER COT* MSU FBP	GPR MER COT* MSU FBP
300,001 – 350,000	All	No automatic evidence	No automatic evidence	No automatic evidence	NSE, COT*	GPR NSE COT*	GPR MER COT* FBP	GPR MER COT* MSU FBP	GPR MER COT* MSU FBP
350,001 – 400,000	All	No automatic evidence	No automatic evidence	No automatic evidence	NSE, COT*	GPR NSE COT*	GPR MER COT* MSU FBP	GPR MER COT* MSU FBP	GPR MER COT* MSU FBP
400,001 – 450,000	All	NSE, COT*	NSE, COT*	NSE, COT*	GPR NSE COT*	GPR MER COT* FBP MSU	GPR MER COT* MSU FBP	GPR MER COT* MSU FBP	GPR MER COT* MSU FBP

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450,001 – 600,000	All	NSE COT*	NSE COT*	NSE COT*	GPR NSE COT* MSU FBP	GPR MER COT* MSU FBP	GPR, MER COT* MSU ECG(E) FBP	GPR, MER COT* MSU ECG(E) FBP	GPR, MER COT* MSU ECG(E) FBP
600,001 – 1,000,000	All	GPR NSE COT* MSU FBP	GPR NSE COT* MSU FBP	GPR NSE COT* MSU FBP	GPR MER COT* MSU FBP	GPR MER COT* MSU FBP	GPR, MER COT* MSU ECG(E) FBP	GPR, MER COT* MSU ECG(E) FBP	GPR, MER COT* MSU ECG(E) FBP
1,000,001 – 2,000,000	All	GPR MER HIV blood COT* MSU FBP	GPR MER HIV Blood COT* MSU FBP	GPR MER HIV blood COT* MSU FBP	GPR MER HIV blood COT* MSU FBP	GPR MER HIV blood COT* MSU FBP	GPR, MER HIV blood COT* MSU ECG(E) FBP	GPR, MER HIV blood COT* MSU ECG(E) FBP	GPR, MER COT* MSU ECG(E) FBP
2,000,001 – 3,000,000	All	GPR MER HIV blood COT* MSU FBP	GPR MER HIV Blood COT* MSU FBP	GPR MER HIV blood COT* MSU FBP	GPR MER HIV blood COT* MSU FBP	GPR MER HIV blood COT* MSU FBP	GPR, MER HIV blood COT* MSU ECG(E) FBP	GPR, MER HIV blood COT* MSU ECG(E) FBP	GPR, MER HIV blood COT* MSU ECG(E) FBP

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Notes:

1. COT* - only request cotinine on disclosed non-smoking applicants
2. MER – may be performed by the GP or an independent examiner. Some GP surgeries do not have facilities for ECGs.
3. Independent MERs can be arranged with L&G approved independent examiners, if own GP unwilling/unable to perform exam. If you use any other doctors check their willingness to conduct the examination for the standard BMA fee before issue of papers

Key – Evidence Requirements:

GPR	General Practitioner's Report
NSE	Nurse Screening Examination (previously Paramedical Examination Report)
MER	Medical Examination Report
HIV	Human Immunodeficiency Virus Test
Lipids	Fasting Lipids
LFTs	Liver Function Tests
ECG (R)	Resting ECG
ECG (R & E)	Resting and Exercise ECG
MSU	Microscopic Urinalysis
RFTs	Renal Function Tests
FBC	Full Blood Count
FBS	Fasting Blood Sugar
FBP	Fasting Blood Profile (includes Lipids/LFT's/RFT's/FBC/FBS)