

Medical Evidence Limits – Life

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 Age nb	61 – 65 Age nb	66 – 70 Age nb	Over 70nb
Up to 25k	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	No automatic evidence	No automatic evidence
25,001 – 50k	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	No automatic evidence	GPR
50,001 – 75k	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	GPR	GPR
75,001 – 150k	All	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	GPR	GPR, NSE cotinine (if non smoker)	GPR, MER cotinine (if non smoker)
150,001 – 200k	All	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	GPR	GPR	GPR, MER cotinine (if non smoker)	GPR, MER cotinine (if non smoker)
200,001 – 250k	All	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	GPR	GPR	GPR, NSE cotinine (if non smoker)	GPR, MER cotinine (if non smoker)	GPR, MER cotinine (if non smoker)
250,001 – 300k	All	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	GPR	GPR, NSE cotinine (if non smoker)	GPR, NSE cotinine (if non smoker)	GPR, MER cotinine (if non smoker) FBP	GPR, MER cotinine (if non smoker) FBP

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300,001 – 350,000	All	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	NSE, cotinine (if non smoker)	GPR	GPR, NSE, cotinine (if non smoker)	GPR, NSE, cotinine (if non smoker)	GPR, MER cotinine (if non smoker) FBP	GPR, MER cotinine (if non smoker) FBP
350,001 – 400,000	All	No automatic evidence	No automatic evidence	No automatic evidence	No automatic evidence	NSE, cotinine (if non smoker)	GPR	GPR, NSE, cotinine (if non smoker)	GPR, NSE, cotinine (if non smoker)	GPR, MER cotinine (if non smoker) FBP	GPR, MER cotinine (if non smoker) FBP
400,001 – 450,000	All	No automatic evidence	No automatic evidence	No automatic evidence	NSE, cotinine (if non smoker)	GPR, NSE cotinine (if non smoker)	GPR, NSE cotinine (if non smoker)	GPR, NSE, cotinine (if non smoker)	GPR, MER cotinine (if non smoker) FBP	GPR, MER cotinine (if non smoker) FBP	GPR, MER cotinine (if non smoker) FBP
450,001 – 500,000	All	No automatic evidence	No automatic evidence	No automatic evidence	NSE, cotinine (if non smoker)	GPR, NSE cotinine (if non smoker)	GPR, NSE cotinine (if non smoker)	GPR, NSE, cotinine (if non smoker)	GPR, MER cotinine (if non smoker) FBP	GPR, MER cotinine (if non smoker) FBP	GPR, MER cotinine (if non smoker) FBP
500,001 – 600,000	All	No automatic evidence	No automatic evidence	NSE, cotinine (if non smoker)	NSE, cotinine (if non smoker)	GPR, NSE cotinine (if non smoker)	GPR, NSE cotinine (if non smoker)	GPR, MER, cotinine (if non smoker) FBP	GPR, MER, cotinine (if non smoker) FBP	GPR, MER, cotinine (if non smoker) FBP	GPR, MER, cotinine (if non smoker) FBP

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600,001 – 700,000	All	NSE, cotinine (if non smoker)	NSE, cotinine (if non smoker)	NSE, cotinine (if non smoker)	NSE, cotinine (if non smoker)	GPR, NSE cotinine (if non smoker)	GPR, NSE cotinine (if non smoker)	GPR, MER, cotinine (if non smoker) FBP	GPR, MER, cotinine (if non smoker) FBP	GPR, MER, cotinine (if non smoker) FBP	GPR, MER, cotinine (if non smoker) FBP
700,001 – 750,000	All	NSE, cotinine (if non smoker)	NSE, cotinine (if non smoker)	NSE, cotinine (if non smoker)	NSE, cotinine (if non smoker)	GPR, NSE cotinine (if non smoker)	GPR, NSE cotinine (if non smoker)	GPR, MER, cotinine (if non smoker) FBP	GPR, MER, cotinine (if non smoker) FBP	GPR, MER, cotinine (if non smoker) FBP	GPR, MER, cotinine (if non smoker) FBP
750,001 – 1,000,000	All	NSE, cotinine (if non smoker)	NSE, cotinine (if non smoker)	NSE, cotinine (if non smoker)	GPR, NSE cotinine (if non smoker)	GPR, NSE cotinine (if non smoker)	GPR, MER, cotinine (if non smoker) FBP	GPR, MER, cotinine (if non smoker) FBP	GPR, MER, cotinine (if non smoker) FBP	GPR, MER, cotinine (if non smoker) FBP	GPR, MER, cotinine (if non smoker) ECG Ex (T) FBP
1,000,001 – 1,500,000	All	GPR, NSE HIV (blood), cotinine (if non smoker)	GPR, NSE, HIV (blood), cotinine (if non smoker)	GPR, NSE HIV (blood) cotinine (if non smoker)	GPR, NSE, HIV(blood), cotinine (if non smoker)	GPR, MER, HIV(blood) cotinine (if non smoker)	GPR, MER, HIV(blood) cotinine (if non smoker), FBP	GPR, MER, HIV(blood) cotinine (if non smoker), FBP	GPR, MER, cotinine (if non smoker), FBP	GPR, MER, cotinine (if non smoker), ECG Ex (T or B) FBP	GPR, MER, cotinine (if non smoker), ECG Ex (T) FBP

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1,500,001 – 2,000,000	All	GPR, NSE HIV (blood), cotinine (if non smoker)	GPR, NSE HIV (blood), cotinine (if non smoker)	GPR, NSE HIV (blood) cotinine (if non smoker)	GPR, MER, HIV (blood), cotinine (if non smoker)	GPR, MER, HIV (blood) cotinine (if non smoker), FBP	GPR, MER, HIV (blood), cotinine (if non smoker), FBP	GPR, MER, HIV (blood) cotinine (if non smoker), FBP	GPR, MER, cotinine (if non smoker), ECG Ex (T or B) FBP	GPR, MER, cotinine (if non smoker), ECG Ex (T or B) FBP	GPR, MER, cotinine (if non smoker), ECG Ex (T) FBP
2,000,001 – 3,000,000	All	GPR MER HIV (blood) cotinine (if non smoker) FBP	GPR MER HIV (blood) cotinine (if non smoker) FBP	GPR MER HIV(blood) cotinine (if non smoker) FBP	GPR MER HIV (blood) cotinine (if non smoker) FBP	GPR MER HIV (blood) cotinine (if non smoker) FBP	GPR MER HIV (blood) cotinine (if non smoker) ECG Ex (T or B) MSU FBP	GPR MER HIV(blood) cotinine (if non smoker) ECG Ex (T or B) MSU FBP	GPR MER HIV (blood) cotinine (if non smoker) ECG Ex (T or B) MSU FBP	GPR MER HIV(blood) cotinine (if non smoker) ECG Ex (T) MSU FBP	GPR MER HIV (blood) cotinine (if non smoker) ECG Ex (T) MSU FBP
3,000,001 – 5,000,000	All	GPR MER HIV(blood) cotinine (if non smoker) FBP	GPR MER HIV (blood) cotinine (if non smoker) FBP	GPR MER HIV (blood) cotinine (if non smoker) FBP	GPR MER, HIV (blood) cotinine (if non smoker) MSU, FBP	GPR, MER HIV(blood) cotinine (if non smoker) ECG Ex (T or B), MSU, FBP	GPR MER, HIV (blood) cotinine (if non smoker) ECG Ex (T or B) MSU FBP	GPR MER HIV (blood) cotinine (if non smoker) ECG Ex (T) MSU FBP	GPR MER, HIV (blood) cotinine (if non smoker) ECG Ex (T) MSU FBP	GPR MER HIV Blood cotinine (if non smoker) ECG Ex (T) MSU FBP	GPR MER, HIV (blood) cotinine (if non smoker) ECG Ex (T) MSU FBP

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5,000,001 – 7,500,000	All	GPR MER HIV(blood) cotinine (if non smoker) MSU FBP	GPR MER HIV (blood) cotinine (if non smoker) MSU FBP	GPR MER HIV (blood) cotinine (if non smoker) MSU FBP	GPR MER HIV (blood) cotinine (if non smoker) ECG Ex (T or B) MSU FBP	GPR MER HIV(blood) cotinine (if non smoker) ECG Ex (T or B) MSU FBP	GPR MER HIV (blood) cotinine (if non smoker) ECG Ex (T or B) MSU FBP	GPR MER HIV(blood) cotinine (if non smoker) ECG Ex (T) MSU FBP	GPR MER HIV (blood) cotinine (if non smoker) ECG Ex (T) MSU FBP	GPR MER HIV (blood) cotinine (if non smoker) Lipids ECG Ex (T) MSU FBP	GPR MER HIV (blood) cotinine (if non smoker) ECG Ex (T) MSU FBP
Over 7.5 million	All	GPR MER HIV (blood) cotinine (if non smoker) ECG Ex (T) MSU, FBP	GPR MER HIV (blood) cotinine (if non smoker) ECG Ex (T) MSU, FBP	GPR MER HIV (blood) cotinine (if non smoker) ECG Ex (T) MSU, FBP	GPR MER HIV (blood) cotinine (if non smoker) ECG Ex (T) MSU, FBP	GPR, MER HIV (blood) cotinine (if non smoker) ECG Ex (T) MSU, FBP	GPR MER HIV (blood) cotinine (if non smoker) ECG Ex (T) MSU FBP	GPR MER HIV (blood) cotinine (if non smoker) ECG Ex (T) MSU, FBP	GPR MER HIV (blood) cotinine (if non smoker) ECG Ex (T) MSU FBP	GPR MER HIV (blood) cotinine (if non smoker) ECG Ex (T) MSU, FBP	GPR MER HIV (blood) cotinine (if non smoker) ECG Ex (T) MSU FBP

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
ECG Ex (T or B)	Exercise ECG (Treadmill or Bicycle): If possible coronary disease is suspected a treadmill test must be requested
MSU	Microscopic Urinalysis
FBP	Fasting Blood Profile (includes Lipids/LFT's/RFT's/FBC/FBS)
Lipids	Fasting Lipids
LFTs	Liver Function Tests
RFTs	Renal Function Tests
FBC	Full Blood Count
FBS	Fasting Blood Sugar