

Medical Underwriting Limits

Mortgage Payment Protection & Income Protection Benefit (27.04.09)

Benefit level	Deferment Period	Age nbd Up to 40	Age nbd 41-45	Age nbd 46-50	Age nbd 51-55	Age nbd Over 55
Up to and including £400	All	Nil	Nil	Nil	Nil	Nil
£401 - £500	All	Nil	Nil	Nil	Nil	GPR
£501 - £750	All	Nil	Nil	Nil	GPR	GPR
£751 - £800	All	Nil	Nil	GPR	GPR	GPR
£801 - £1,250	All	Nil	Nil	GPR	GPR	GPR, NSE (mini)
£1,251 - £1,500	All	Nil	GPR	GPR	GPR, NSE (mini)	GPR, MER
£1,501 - £2,000	All	GPR	GPR	GPR, NSE (mini)	GPR, NSE (mini)	GPR, MER
£2,001 - £2,500	All	GPR	GPR, NSE (mini)	GPR, NSE (mini)	GPR, MER	GPR, MER
£2,501 - £3,000	All	GPR	GPR, NSE (mini)	GPR, MER	GPR, MER	GPR, MER
£3,001 - £4,000	All	GPR, NSE (mini)	GPR, MER	GPR, MER	GPR, MER	GPR, MER
£4,001 - £4,500	All	GPR, MER	GPR, MER	GPR, MER	GPR, MER	GPR, MER
£4,501 - £5,500	All	GPR, MER	GPR, MER, Fasting Lipids, LFT, FBC, Exercise ECG	GPR, MER, Fasting Lipids, LFT, FBC, Exercise ECG	GPR, MER, Fasting Lipids, LFT, FBC, Exercise ECG	GPR, MER, Fasting Lipids, LFT, FBC, Exercise ECG
£5,501 and above	All	GPR, MER, Fasting Lipids, LFT, FBC, Exercise ECG	GPR, MER, Fasting Lipids, LFT, FBC, Exercise ECG	GPR, MER, Fasting Lipids, LFT, FBC, Exercise ECG	GPR, MER, Fasting Lipids, LFT, FBC, Exercise ECG	GPR, MER, Fasting Lipids, LFT, FBC, Exercise ECG

The medical examination will normally be requested with the applicant's own General Practitioner. If this is not possible then the examination would be performed by one of Legal & General's approved independent examiners
Where a NSE (mini) or MER is requested and the client is a non-smoker, also request Cotinine

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