

Medical Underwriting Limits

Mortgage Payment Insurance (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), Cotinine (non-smoker)
£1,251 - £1,500	All	Nil	GPR	GPR	GPR, NSE (mini), Cotinine (non-smoker)	GPR, MER, Cotinine (non-smoker)
£1,501 - £2,000	All	GPR	GPR	GPR, NSE (mini), Cotinine (non-smoker)	GPR, NSE (mini), Cotinine (non-smoker)	GPR, MER, Cotinine (non-smoker)
£2,001 - £2,500	All	GPR	GPR, NSE (mini), Cotinine (non-smoker)	GPR, NSE (mini), Cotinine (non-smoker)	GPR, MER, Cotinine (non-smoker)	GPR, MER, Cotinine (non-smoker)
£2,501 - £3,000	All	GPR	GPR, NSE (mini), Cotinine (non-smoker)	GPR, MER, Cotinine (non-smoker)	GPR, MER, Cotinine (non-smoker)	GPR, MER, Cotinine (non-smoker)
£3,001 - £4,000	All	GPR, NSE (mini), Cotinine (non-smoker)	GPR, MER, Cotinine (non-smoker)	GPR, MER, Cotinine (non-smoker)	GPR, MER, Cotinine (non-smoker)	GPR, MER, Cotinine (non-smoker)
£4,001 - £4,500	All	GPR, MER, Cotinine (non-smoker)	GPR, MER, Cotinine (non-smoker)	GPR, MER, Cotinine (non-smoker)	GPR, MER, Cotinine (non-smoker)	GPR, MER, Cotinine (non-smoker)
£4,501 - £5,500	All	GPR, MER, Cotinine (non-smoker)	GPR, MER, Fasting Lipids, LFT, FBC, Exercise ECG, Cotinine (non-smoker)	GPR, MER, Fasting Lipids, LFT, FBC, Exercise ECG, Cotinine (non-smoker)	GPR, MER, Fasting Lipids, LFT, FBC, Exercise ECG, Cotinine (non-smoker)	GPR, MER, Fasting Lipids, LFT, FBC, Exercise ECG, Cotinine (non-smoker)
£5,501 and above	All	GPR, MER, Fasting Lipids, LFT, FBC, Exercise ECG, Cotinine (non-smoker)	GPR, MER, Fasting Lipids, LFT, FBC, Exercise ECG, Cotinine (non-smoker)	GPR, MER, Fasting Lipids, LFT, FBC, Exercise ECG, Cotinine (non-smoker)	GPR, MER, Fasting Lipids, LFT, FBC, Exercise ECG, Cotinine (non-smoker)	GPR, MER, Fasting Lipids, LFT, FBC, Exercise ECG, Cotinine (non-smoker)

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

--	--	--