

Protection policy approvals

How long will it take?

Get to know how long it takes for our different departments to review and approve your policy applications, so you can keep your client up to date.



On average, within 4 hours

Initial risk assessment

Includes new applications and Declaration of Health reports.

Amendments to applications

A review of whether our decision needs to change.

TMI call assessments

Once completed with your client or we've received their response by email.



On average, within 24 hours

Further disclosures

A review of updates provided to us by you or your clients.



On average, within two days

High value medical evidence assessments

A review of all reports, examination results and financial evidence needed to make a decision. [View our eligibility criteria >](#)



On average, within five days

Medical evidence assessments

A review of all reports and examination results needed to make a decision.

This includes:

- Patient health reports (PHR)
- Specific medical reports (SMR) such as age sum assured
- Nurse screen examinations (NSE) and medical examiner reports (MER), including test results
- Checking your details (CYD)
- Further evidence from your clients and their GP.



How to access the service

Keep connected and up to date by visiting the [adviser protection hub >](#)