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 AVIVA

Quick reference underwriting guide



Individual Protection

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Last updated: February 2025

Non-Medical Limits

Information verification

To help maintain and monitor the quality of the information that is provided on the application, we randomly select cases for checking. The person covered must give permission for us to contact their doctor, and use all reasonable endeavours to ensure we are able to complete the check. We will make every effort to obtain the information we need and the application will only be cancelled as a last resort if all our chase processes have failed to obtain any information.

This will not hold up the application and your client will still be able to start their cover when they wish, without waiting for the GPR to be returned. The fact that an application is selected does not imply that we have an issue with the information your client has provided.

Other evidence

Medical evidence will never be requested solely to assess Waiver of Premium.

Cotinine tests will be performed on non-smokers only.

Life Cover

All ages in the table below refer to current age at the time of the application.

Key:

PARAMED Nurse medical **COT** Cotinine **BIOCHEM** Biochemistry (blood test) **FBP** Full Blood Profile **ExECG** Exercise Electrocardiogram
Re ECG Resting ECG **HIV** HIV **MSU** Microscopic Urinalysis **MED** Doctors medical

£ Sum Assured*	17-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-74	75+
To 50,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
50,001 - 100,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	PARAMED, COT
100,001 - 150,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	PARAMED, COT	PARAMED, COT
150,001 - 200,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a	PARAMED, COT	PARAMED, COT	PARAMED, COT
200,001 - 300,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a	PARAMED, COT	PARAMED, COT	PARAMED, COT, FBP
300,001 - 400,000	n/a	n/a	n/a	n/a	n/a	PARAMED, COT	PARAMED, COT	PARAMED, COT	PARAMED, COT	PARAMED, COT, FBP
400,001 - 500,000	n/a	n/a	n/a	n/a	n/a	PARAMED, COT, BIOCHEM	PARAMED, COT, FBP	PARAMED, COT, FBP	PARAMED, COT, FBP	PARAMED, COT, FBP
500,001 - 550,000	n/a	n/a	n/a	n/a	PARAMED, COT, BIOCHEM	PARAMED, COT, BIOCHEM	PARAMED, COT, FBP	PARAMED, COT, FBP	PARAMED, COT, FBP	PARAMED, COT, FBP
550,001 - 750,000	n/a	n/a	n/a	PARAMED, COT, BIOCHEM	PARAMED, COT, BIOCHEM	PARAMED, COT, BIOCHEM	PARAMED, COT, FBP	PARAMED, COT, FBP	PARAMED, COT, FBP	PARAMED, COT, FBP
750,001 - 825,000	n/a	n/a	PARAMED, COT, BIOCHEM	PARAMED, COT, BIOCHEM	PARAMED, COT, BIOCHEM	PARAMED, COT, BIOCHEM	PARAMED, COT, FBP	PARAMED, COT, FBP	PARAMED, COT, FBP	PARAMED, COT, FBP
825,001 - 1,000,000	n/a	PARAMED, COT, BIOCHEM	PARAMED, COT, FBP	PARAMED, COT, FBP	PARAMED, COT, FBP	MED, COT, FBP, ExECG				
1,000,001 - 1,500,000	PARAMED, COT	PARAMED, COT, BIOCHEM	PARAMED, COT, FBP	MED, COT, FBP, ExECG	MED, COT, FBP, ExECG	MED, COT, FBP, ExECG				
1,500,001 - 2,000,000	PARAMED, COT, HIV	PARAMED, COT, HIV, BIOCHEM	PARAMED, COT, FBP, HIV	MED, COT, FBP, ExECG	MED, COT, FBP, ExECG	MED, COT, FBP, ExECG				
2,000,001 - 2,500,000	PARAMED, COT, HIV	PARAMED, COT, HIV, BIOCHEM	MED, COT, BIOCHEM, HIV, ExECG	MED, COT, FBP, HIV, ExECG	MED, COT, FBP, ExECG	MED, COT, FBP, ExECG	MED, COT, FBP, ExECG			
2,500,001 - 3,000,000	PARAMED, COT, HIV, BIOCHEM	MED, COT, BIOCHEM, HIV	MED, COT, BIOCHEM, MSU, HIV, ExECG	MED, COT, FBP, MSU, HIV, ExECG	MED, COT, FBP, MSU, ExECG	MED, COT, FBP, MSU, ExECG	MED, COT, FBP, MSU, ExECG			
3,000,001 - 4,000,000	MED, COT, BIOCHEM, HIV	MED, COT, HIV, BIOCHEM	MED, COT, BIOCHEM, HIV	MED, COT, BIOCHEM, HIV	MED, COT, BIOCHEM, HIV	MED, COT, BIOCHEM, MSU, HIV, ExECG	MED, COT, FBP, MSU, HIV, ExECG	MED, COT, FBP, MSU, ExECG	MED, COT, FBP, MSU, ExECG	MED, COT, FBP, MSU, ExECG

Key:

PARAMED Nurse medical **COT** Cotinine **BIOCHEM** Biochemistry (blood test) **FBP** Full Blood Profile **ExECG** Exercise Electrocardiogram
Re ECG Resting ECG **HIV** HIV **MSU** Microscopic Urinalysis **MED** Doctors medical

£ Sum Assured*	17-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-74	75+
4,000,001 - 5,000,000	MED, COT, BIOCHEM, HIV	MED, COT, HIV, BIOCHEM	MED, COT, BIOCHEM, HIV	MED, COT, BIOCHEM, HIV	MED, COT, BIOCHEM, HIV, ExECG	MED, COT, BIOCHEM, MSU, HIV, ExECG	MED, COT, FBP, MSU, HIV, ExECG	MED, COT, FBP, MSU, ExECG	MED, COT, FBP, MSU, ExECG	MED, COT, FBP, MSU, ExECG
5,000,001 - £10,000,000	MED, COT, BIOCHEM, MSU, HIV	MED, COT, BIOCHEM, MSU, HIV	MED, COT, BIOCHEM, MSU, HIV	MED, COT, BIOCHEM, MSU, HIV, ExECG	MED, COT, BIOCHEM, MSU, HIV, ExECG	MED, COT, BIOCHEM, MSU, HIV, ExECG	MED, COT, FBP, MSU, HIV, ExECG	MED, COT, FBP, MSU, ExECG	MED, COT, FBP, MSU, ExECG	MED, COT, FBP, MSU, ExECG
10,000,001 and over	MED, COT, BIOCHEM, MSU, HIV, Re ECG	MED, COT, BIOCHEM, MSU, HIV, Re ECG	MED, COT, BIOCHEM, MSU, HIV, Re ECG	MED, COT, BIOCHEM, MSU, HIV, ExECG	MED, COT, BIOCHEM, MSU, HIV, ExECG	MED, COT, BIOCHEM, MSU, HIV, ExECG	MED, COT, FBP, MSU, HIV, ExECG	MED, COT, FBP, MSU, ExECG	MED, COT, FBP, MSU, ExECG	MED, COT, FBP, MSU, ExECG

*The sum assured for a family income benefit is calculated by multiplying the monthly benefit by 12 and then multiplying this figure by the policy term. In order to determine non-medical limits for family income benefit, only two thirds of the sum assured is taken into account.

Critical Illness (including Key 3 Critical Illness)

All ages in the table below refer to current age at the time of the application.

£ Sum Assured	17-29	30-39	40-44	45-49	50-54	55-59	60-64	65+
To 50,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
50,001 - 75,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a	PARAMED, COT, FBP, PSA
75,001 - 100,000	n/a	n/a	n/a	n/a	n/a	n/a	PARAMED, COT, FBP, PSA	PARAMED, COT, FBP, PSA
100,001 - 150,000	n/a	n/a	n/a	n/a	n/a	n/a	PARAMED, COT, FBP, PSA	PARAMED, COT, FBP, PSA
150,001 - 200,000	n/a	n/a	n/a	n/a	PARAMED, COT, BIOCHEM	PARAMED, COT, FBP	PARAMED, COT, FBP, PSA	MED, COT, FBP, PSA
200,001 - 250,000	n/a	n/a	n/a	n/a	PARAMED, COT, BIOCHEM	PARAMED, COT, FBP	PARAMED, COT, FBP, PSA	MED, COT, FBP, PSA
250,001 - 300,000	n/a	n/a	n/a	n/a	PARAMED, COT, BIOCHEM	PARAMED, COT, FBP	PARAMED, COT, FBP, PSA	MED, COT, FBP, PSA, MSU, ExECG
300,001 - 400,000	n/a	n/a	n/a	PARAMED, COT	PARAMED, COT, BIOCHEM	PARAMED, COT, FBP	PARAMED, COT, FBP, PSA	MED, COT, FBP, PSA, MSU, ExECG
400,001 - 450,000	n/a	n/a	PARAMED, COT	PARAMED, COT, BIOCHEM	PARAMED, COT, BIOCHEM	PARAMED, COT, FBP	PARAMED, COT, FBP, PSA	MED, COT, FBP, PSA, MSU, ExECG
450,001 - 500,000	n/a	n/a	PARAMED, COT	PARAMED, COT, BIOCHEM	PARAMED, COT, BIOCHEM	PARAMED, COT, FBP	MED, COT, FBP, PSA, MSU, ExECG	MED, COT, FBP, PSA, MSU, ExECG
500,001 - 750,000	PARAMED, COT	PARAMED, COT	MED, COT, BIOCHEM, MSU	MED, COT, BIOCHEM, MSU	MED, COT, BIOCHEM, MSU	MED, COT, FBP, MSU, ExECG	MED, COT, FBP, PSA, MSU, ExECG	MED, COT, FBP, PSA, MSU, ExECG
750,001 - 1,000,000	PARAMED, COT, BIOCHEM	PARAMED, COT, BIOCHEM	MED, COT, BIOCHEM, MSU	MED, COT, BIOCHEM, MSU	MED, COT, BIOCHEM, MSU, ExECG	MED, COT, FBP, MSU, ExECG	MED, COT, FBP, PSA, MSU, ExECG	MED, COT, FBP, PSA, MSU, ExECG
1,000,001 - 1,500,000	PARAMED, COT, BIOCHEM	PARAMED, COT, BIOCHEM	MED, COT, BIOCHEM, MSU	MED, COT, BIOCHEM, MSU	MED, COT, BIOCHEM, MSU, ExECG	MED, COT, FBP, MSU, ExECG	MED, COT, FBP, PSA, MSU, ExECG	MED, COT, FBP, PSA, MSU, ExECG
1,500,001 - 2,000,000	MED, COT, BIOCHEM, HIV	MED, COT, BIOCHEM, HIV	MED, COT, BIOCHEM, MSU, HIV	MED, COT, BIOCHEM, MSU, ExECG, HIV	MED, COT, BIOCHEM, MSU, ExECG, HIV	MED, COT, FBP, MSU, ExECG, HIV	MED, COT, FBP, PSA, MSU, ExECG	MED, COT, FBP, PSA, MSU, ExECG
2,000,001 - 2,500,000	MED, COT, BIOCHEM, HIV	MED, COT, BIOCHEM, HIV	MED, COT, BIOCHEM, MSU, ExECG, HIV	MED, COT, BIOCHEM, MSU, ExECG, HIV	MED, COT, BIOCHEM, MSU, ExECG, HIV	MED, COT, FBP, MSU, ExECG, HIV	MED, COT, FBP, PSA, MSU, ExECG	MED, COT, FBP, PSA, MSU, ExECG
2,500,001 and over	MED, COT, BIOCHEM, HIV, Re ECG	MED, COT, BIOCHEM, ExECG, HIV	MED, COT, BIOCHEM, MSU, ExECG, HIV	MED, COT, BIOCHEM, MSU, ExECG, HIV	MED, COT, BIOCHEM, MSU, ExECG, HIV	MED, COT, FBP, MSU, ExECG, HIV	MED, COT, FBP, PSA, MSU, ExECG	MED, COT, FBP, PSA, MSU, ExECG

Key:

PARAMED Nurse medical **COT** Cotinine **BIOCHEM** Biochemistry (blood test) **FBP** Full Blood Profile **ExECG** Exercise Electrocardiogram
Re ECG Resting ECG **HIV** HIV **MSU** Microscopic Urinalysis **MED** Doctors medical **PSA** Prostate Specific Antigen (for males)

Income Protection

Income Protection Benefit/Waiver of premium benefit

£Sum Assured (per annum)	£Monthly Benefit (per annum)	Current age				
		17-39	40-44	45-49	50-54	55-59
To 15,000	1,250	n/a	n/a	n/a	n/a	n/a
To 15,001-20,000	1,251 - 1,666	n/a	n/a	n/a	n/a	PARAMED, COT, FBP
20,001 - 30,000	1,667 - 2,500	n/a	n/a	n/a	PARAMED, COT, FBP	PARAMED, COT, FBP
30,001 - 50,000	2,501 - 4,166	n/a	n/a	PARAMED, COT, BIOCHEM	PARAMED, COT, FBP	MED, COT, FBP
50,001 - 75,000	4,167 - 6,250	n/a	MED, COT, BIOCHEM	MED, COT, BIOCHEM	MED, COT, FBP	MED, COT, FBP
75,001 - 100,000	6,251 - 8,333	PARAMED, COT, BIOCHEM	MED, COT, BIOCHEM	MED, COT, BIOCHEM	MED, COT, FBP	MED, COT, FBP, GPR*
100,001 -120,000	8,334 - 10,000	MED, COT, BIOCHEM	MED, COT, BIOCHEM	MED, COT, BIOCHEM	MED, COT, FBP	MED, COT, FBP, GPR*
120,001 -150,000	10,001-12,500	MED, COT, BIOCHEM, HIV	MED, COT, BIOCHEM, HIV	MED, COT, BIOCHEM, HIV	MED, COT, FBP, HIV	MED, COT, FBP, HIV, GPR*
150,001	12,501+	MED, COT, HIV, BIOCHEM, GPR*	MED, COT, HIV, BIOCHEM, GPR*	MED, COT, HIV, BIOCHEM, GPR*	MED, COT, FBP, HIV, GPR*	MED, COT, FBP, HIV, GPR*

*A GPR may be required depending on application disclosures.

Employment status

£ Sum Assured (per annum)	Self employed	Employed
To 150,000	Magnum rules	Magnum rules
150,001-250,000	Evidence of earnings	Magnum rules

Key:

PARAMED Nurse Medical

COT Cotinine

FBP Full Blood Profile

BIOCHEM Biochemistry (blood test)

GPR General Practitioners Report

HIV HIV

MED Doctors medical

Medical Conditions

Height and weight

Body Mass Index (BMI) is a simple index of weight-for-height that is commonly used to classify underweight, overweight and obesity in adults. It is defined as the weight in kilograms divided by the square of the height in metres (kg/m²).

Your clients should be encouraged to weigh themselves wherever possible before finalising the application.

Life Benefit

Males and Females

BMI*	Age 30 and under	Age 31-49	Age 50 and over
Up to 15	Decline	Decline	Decline
16	TeleUW	TeleUW	TeleUW
17	+50	+50	+50
18-30	Standard	Standard	Standard
31	+25	Standard	Standard
32	+25	Standard	Standard
33	+25	+25	Standard
34	+50	+25	+25
35	+50	+50	+25
36	+50	+50	+25
37	+75	+50	+50
38	+100	+75	+50
39	+125	+75	+75
40	+150	+100	+100
41	Mini Screening/Biochemistry (blood test) (Indicative Rating +150)	Mini Screening/Biochemistry (blood test) (Indicative Rating +150)	Mini Screening/Biochemistry (blood test) (Indicative Rating +100)
42	Mini Screening/Biochemistry (blood test) (Indicative Rating +150)	Mini Screening/Biochemistry (blood test) (Indicative Rating +150)	Mini Screening/Biochemistry (blood test) (Indicative Rating +100)
43	Mini Screening/Biochemistry (blood test) (Indicative Rating +200)	Mini Screening/Biochemistry (blood test) (Indicative Rating +175)	Mini Screening/Biochemistry (blood test) (Indicative Rating +125)
44	Mini Screening/Biochemistry (blood test) (Indicative Rating +225)	Mini Screening/Biochemistry (blood test) (Indicative Rating +200)	Mini Screening/Biochemistry (blood test) (Indicative Rating +150)
45	Mini Screening/Biochemistry (blood test) (Indicative Rating +250)	Mini Screening/Biochemistry (blood test) (Indicative Rating +225)	Mini Screening/Biochemistry (blood test) (Indicative Rating +175)
46 and over	Decline	Decline	Decline

BMI* < = 0.49 will be rounded down

BMI* > = 0.50 will be rounded up

Critical Illness and Total Permanent Disability Benefit

Males and Females

BMI*	Age 30 and under	Age 31-49	Age 50-59	Age 60 and above
Up to 15	Decline	Decline	Decline	Decline
16	Decline	Decline	Decline	Decline
17	+50	+50	+50	+50
18-28	Standard	Standard	Standard	Standard
29*	+25	+25	+25	Standard
30	+25	+25	+25	+25
31	+25	+25	+25	+25
32	+50	+50	+50	+50
33	+50	+50	+50	+50
34	+50	+50	+50	+50
35	+100	+100	+100	+100
36	+100	+100	+100	+100
37	+100	+100	+100	+100
38	+125	+125	+125	+125
39	+125	+125	+125	+125
40	Decline	Decline	Decline	Decline
41	Decline	Decline	Decline	Decline
42	Decline	Decline	Decline	Decline
43 and over	Decline	Decline	Decline	Decline

BMI* < = 0.49 will be rounded down

BMI* > = 0.50 will be rounded up

*For BMI 29, Total Permanent Disability will be on standard rates for all ages

Income Protection and Waiver of Premium

Males and Females

BMI*	Age 30 and under	Age 31-49	Age 50 and over
Up to 16	Decline	Decline	Decline
16-17	TeleUW	TeleUW	TeleUW
18-30	Standard	Standard	Standard
31	+25	Standard	Standard
32	+25	Standard	Standard
33	+50	+25	Standard
34	+50	+50	+25
35	+75	+50	+25
36	+75	+50	+50
37	+75	+75	+50
38	Nurse Screen/Cholesterol check (Indicative Rating +100)*	+75	+75
39	Decline	Nurse Screen/Cholesterol check (Indicative Rating +100)*	+75
40	Decline	Decline	Nurse Screen/Full blood profile (Indicative Rating +100)*
41 and over	Decline	Decline	Decline

*Medical evidence will never be requested solely to assess Waiver of Premium. Only the rating will be applied.

BMI* < = 0.49 will be rounded down

BMI* > = 0.50 will be rounded up

Motorcycling

Motorcycling

It's widely known that people who ride motorcycles are statistically at higher risk of accident, injury and death.

For every kilometre driven, a motorcyclist is 46 times more likely to be killed in a road accident than a car driver and 57 times more likely to be seriously injured.

Although some may intuitively think that the riskiest riders are those who use small engine sizes in urban environments on their daily commute to work, statistics from the Department of Transport show the opposite.

Motorcyclists who ride a bike with an engine capacity of over 500cc account for about half of all riders, but almost four in every five motorbike deaths. This includes both those driving and motorcycle passengers.

Aviva asks the following question:

Have you ridden a motorcycle on the road in the last 12 months, except in relation to your occupation? (This includes the use of a motorcycle by a pillion passenger)

If yes: What is the capacity of the biggest motorcycle you have ridden on the road in the last 12 months?

Less than 500cc

500cc and above

How long have you held a full motorcycle licence?

Less than 1 year

1-3 years

Over 3 years

Provisional licence only

Pillion passenger only

Approximately how many miles a year do you ride?

Up to 750

Over 750

This will allow us to identify those motorcyclists who are at a substantially higher risk and to rate them appropriately for life cover.

The questions will be asked to those aged 50 and under.

Financial Underwriting

Our financial underwriting includes:

- No financial questions for lower sums assured
- Cover above £1,250,000 life cover and/or £650,000 critical illness follows a short question set
- Cover above £3,000,000 life cover and/or £1,500,000 critical illness follows a comprehensive question set with information obtained digitally to avoid completing a paper questionnaire
- Intuitive questioning means we only ask the questions directly relevant to the cover.

Cover above £3,500,000 life cover and/or £1,500,000 critical illness cover will require appropriate supporting evidence. For Relevant Life Insurance, we only usually require evidence of earnings if cover with Aviva and other insurers is more than £3,500,000.

We have designed the application questions to gather the appropriate information for the underwriter so that in most cases a decision can be made without further requirements.

If the owner of the cover is different from the person to be covered (life of another), the application will need to be completed by both parties.

Personal cover - The person to be covered will complete the personal information questions. The cover owner will complete their personal details and the reason for cover question (insurable interest).

Business cover - The owner of the cover will complete the reason for cover question (insurable interest) and the financial information questions. The person to be covered will complete the personal information questions.

There is no maximum amount of cover Aviva can consider for life insurance and family income benefit but in every case, the amount of cover requested must be appropriate and our reinsurers must have the capacity to support the risk. This includes all cover in force or pending with any other providers.

For family income benefit, the sum assured is calculated by multiplying the monthly benefit by 12 and then by the term of the cover.

Aviva will allow up to £2,000,000* of Total Permanent Disability or Total Disability cover on an 'own' or 'suited' occupation basis. This includes all cover in force or pending with any other providers. Total Permanent Disability or Total Disability can be topped up to the maximum critical illness limit using a daily activities definition.

*For a combination of personal and business cover we can consider up to a maximum benefit of £2,500,000.

Personal Financial Underwriting

This includes all cover in force or pending with any other providers.

Term Assurance/Family Income Benefit/Whole of Life

Total sum assured	
To £1,250,000	No evidence required*
£1,250,001 to £3,500,000	Decisions will be based on application alone following intuitive rules built into the expert underwriting system*
Over £3,500,000	Decisions will be based on intuitive rules built into the expert underwriting system and appropriate supporting evidence (such as proof of income or mortgage offer letter) will be needed

Critical Illness cover/Key 3

Total sum assured	
To £650,000	No evidence required*
£650,001 to £1,500,000	Decisions will be based on application alone following intuitive rules built into the expert underwriting system*
Over £1,500,000	Decisions will be based on intuitive rules built into the expert underwriting system and appropriate supporting evidence (such as proof of income or mortgage offer letter) will be needed

Relevant Life Insurance

Salary multiples

For Relevant Life Insurance, the sum assured is based on salary multiples.

Maximum salary multiples*	
Age 17 to 29	35 x income
Age 30 to 39	30 x income
Age 40 to 49	25 x income
Age 50 to 59	20 x income
Age 60 to 71	15 x income

*This includes salary, bonus, and dividends paid in lieu of salary plus any taxable benefit in kind.

Financial evidence

This includes all cover in force or pending with any other providers.

Total sum assured	
To £3,500,000	Minimal online financial questions
Over £3,500,000	Evidence of earnings*

*We rarely ask for additional information and will only do so if we need to clarify an unusual case.

Business Financial Underwriting

Please see our separate business protection adviser guide for detailed information about business cover.

This includes all cover in force or pending with any other providers.

Term Assurance

Total sum assured	
To £1,250,000	No evidence required
£1,250,001 to £3,500,000	Decisions will be based on system rules or underwriter decision*
Over £3,500,000	Decisions will be based on intuitive rules built into the expert underwriting system and appropriate supporting evidence (such as last two years accounts or mortgage offer letter) will be needed**

*Supporting evidence may be requested if a decision cannot be made using the on-line answers, e.g. business has made a loss.

**Individual consideration will be given to the exact evidence required depending on the reason for cover.

Critical Illness cover

Total sum assured	
To £650,000	No evidence required
£650,001 to £1,500,000	Decisions will be based on system rules or underwriter decision*
Over £1,500,000	Decisions will be based on intuitive rules built into the expert underwriting system and appropriate supporting evidence (such as last two years accounts or mortgage offer letter) will be needed**

*Supporting evidence may be requested if a decision cannot be made using the on-line answers, e.g. business has made a loss.

**Individual consideration will be given to the exact evidence required depending on the reason for cover.

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EDCO 0896-0225

