Friends Provident International

International Protector Middle East

Underwriting guide

For advisers only. Not for use with customers.

These guidelines outline

- Our underwriting philosophy.
- The acceptable nationalities and countries of residence for International Protector Middle East.

Underwriting philosophy

Our underwriting philosophy is to provide a professional service, which aims to meet your needs in respect of efficiency, flexibility, speed and accuracy.

We aim to

- Accept as much business on standard terms, as quickly as possible, whilst recognising the need to charge the right price for the risk.
- Adopt a consistent, equitable underwriting approach to all of our customers.
- Cause as little inconvenience to the customer as possible.
- Enforce a strict policy on confidentiality.
- Comply with all relevant legislation and industry codes of practice.

Who can we cover?

The local law of the country of residence must not be breached. Due consideration will be given to any technical or territorial restriction before applications are processed. If your customer's country of residence or nationality is not listed in the tables that follow, please contact us on:

Call us on **+971 4 436 2800** (option 3 for Underwriting) between 09:00 am and 17:00 pm GST

Email us at underwriting@fpiom.com

How we help you

Applications are underwritten within 48 hours of receipt.

If you need to discuss any underwriting requirements, including large sums assured cases, please email us. One of our underwriters will be happy to help you.

Underwriting email: underwriting@fpiom.com

We will reply to your query on the same day if your email is received before 3pm (GST).

Acceptable countries of residence and nationalities

Bahrain, Kuwait, Oman, Qatar, Saudi Arabia and the United Arab Emirates

Please note that UAE business can only be accepted via DIFC regulated advisers.

International Protector Middle East is offered to nationalities within these countries on the following basis.

Customers must be resident in one of these countries at the time of application, or should:

- **have been resident for at least nine months during the past twelve months, or**
- **expect to be resident there for nine months during the next twelve months**
- **with no current plans to leave.**

Country	Cover available for all residents
Bahrain	Yes
Kuwait	Yes
Oman	No - Omani nationals not covered
Qatar	No - Qatari nationals not covered
Saudi Arabia	No - Saudi nationals not covered
United Arab Emirates	Yes

Saudi Arabia

Non-Western lives

Non-Western customers can also submit an application subject to the following criteria:

- **The life assured must be employed with a minimum salary of SAR 15,000 per month – Evidence of earnings will be required**
- **The life assured should be a resident of KSA for at least 6 months – A certified copy of Iqama / resident ID will be required.**

Maximum cover available per life assured:

- **Life cover: USD 500,000**
- **Life or Earlier Critical Illness cover: USD 500,000**
- **Total Permanent Disability cover: USD 500,000**
- **Standalone Critical Illness cover: Not available**

For applications within non-medical limits, we reserve the right to request the life assured take a urine cotinine test.

PLEASE NOTE – If the life assured intends to change their permanent country of residence in the near future, we may not be able to offer terms. Please contact us for individual consideration if this is the case.

Western nationalities are those shown in the table below

A customer's nationality is NOT the basis for determining whether western rates apply. Instead:

- **an acceptable western life is defined as a life who has been domiciled, lived and had their permanent, main home, in one or more of the countries listed below for ten years or more.**
- **non-western lives are all other applicants who do not meet this definition.**

Andorra	Hungary	Romania
Australia	Iceland	San Marino
Austria	India	Serbia
Belgium	Ireland	Singapore
Bosnia	Italy	Slovakia
Bulgaria	Japan	Slovenia
Canada	Liechtenstein	South Africa
Croatia	Luxembourg	South Korea
Cyprus (Greek)	Malta	Spain
Czech Republic	Monaco	Sweden
Denmark	Montenegro	Switzerland
Finland	Netherlands	UK (including Isle of Man and Channel Islands)
France	New Zealand	
Germany	Norway	
Gibraltar	Poland	USA
Greece	Portugal	–

Country of origin exclusion

We apply a country of origin exclusion for customers originally from any of the following countries or regions:

Afghanistan	Haiti	Russia
Armenia	Iran	Somalia
Azerbaijan	Iraq	South Sudan
Belarus	Kazakhstan	Sudan
Burundi	Kyrgyzstan	Syria
Central African Republic	Libya	Tajikistan
Chad	Mali	Turkmenistan
Côte d'Ivoire	Moldova	Ukraine
DR Congo	Myanmar/Burma	Uzbekistan
Gaza	Nigeria	Yemen
Georgia	North Korea	Zimbabwe

The country of origin exclusion means that the customer is not covered if they die or suffer a disability or critical illness, or the event that directly lead to this occurs within the excluded country of origin.

Please note, this list is not exhaustive and is subject to change.

Passive war risk exclusion

Nationals of the following countries will have the passive war risk exclusion added to their plan, regardless of where they are currently resident:

Egypt (Sinai only)	Lebanon
West Bank (Palestine)	

Travel

We will assess the customer's travel outside of their normal country of residence for reasons other than holidays. To do this we ask about their previous and planned travel on the application form. To help us make a quick decision, please ensure that we are given as much information as possible, including specific countries and areas of travel, number of trips per year and duration of each stay.

The following guidelines are indicative only and may change depending on the customer's individual circumstances including occupation, activities, health and precise area of travel. They may also change quickly due to local events.

High risk countries

Occupational travel to any of the countries below will attract an additional premium loading and/or exclusion.

Afghanistan	Iraq	South Sudan
DR Congo	Libya	Sudan
Egypt (Sinai Peninsula)	Mali	Syria
Gaza Strip	Nigeria	West Bank
Iran	Somalia	Yemen

Increased risk countries

The following countries are standard rates for up to five visits, or 30 days in total, per year. Above this, Life cover is rated +1 per mille, per annum and Total and Permanent Disability Benefit (TPD) and Critical Illness will attract an exclusion:

Algeria	Ethiopia	Pakistan	Tunisia
Egypt (not Sinai Peninsula)		Kenya	Tanzania

If a country is not included in any of the above sections please contact us in advance if you think it may be higher risk.

Application process checklist

The following checklist aims to make things easier for you, when completing your customer's application.

1 Ensure the application questions are answered carefully

To increase the likelihood of your customer's policy paying out if they need to make a valid claim in the future, they should:

- answer all the questions carefully
- provide correct and complete information
- make all disclosures in English
- answer all questions to the best of their knowledge and belief.

2 Provide as much information as possible

Avoid vague answers by encouraging your customer to provide as much information as possible. Please send us all the information your customer provides, even if you think it may not be relevant.

3 Confirm your customer's answers with them

Show your customer a copy of the answers which will be submitted on the application form.

Please remember that:

- If any mistakes or omissions are found, you or your customer should tell us straight away.
- You or your customer should inform us of any changes to their health or personal circumstances which occur before the cover that they have applied for starts.

Multiple policies and contract combinations

All contract types will be reviewed and evidence requested, based on the contract with the most requirements listed.

For example

- **In case of equal sums assured for both life and critical illness policies, the critical illness limits table on pages 9 and 12 will be used, as applicable.**
- **In the instance of a combination of decreasing or level term assurance, the level term tables on pages 7 and 10 will be used, as applicable.**

Disclosure

To ensure full disclosure, your customer should tell the truth and provide full information during the application process.

We rely on the accuracy and completeness of the information that you, your customer, or anyone who acts on their behalf, gives us. We use this to help us decide the amount your customer should pay and the terms we are able to offer them.

You should not assume that we will get a piece of information from a particular source, your customer's doctor, for instance. Your customer should make it their responsibility to ensure that they or anyone else who acts on their behalf, including yourself, has given us complete and accurate information. Without complete and accurate information, we may not pay a future claim.

Encouraging smart disclosure

We aim to offer terms that reflect the degree of risk to us. Subject to our medical evidence limits, the more detailed the information provided, the more likely we are able to avoid the necessity for additional evidence and the time delay that goes with it. Below are some examples of smart disclosure:

Poor disclosure	Smart disclosure
Slight hearing loss.	Slight hearing loss since birth in left ear only. No deterioration and does not affect ability to work. No time lost from work.
Underwriting decision	**Underwriting decision**
Attending Physician's Report (APR) had to be obtained as no details of date, duration, treatment etc., were provided.	An underwriting decision can now be made as full details given, avoiding the need for, and delay of, the APR. This would be accepted at standard rates.

Ongoing duty of disclosure

Your customer should tell us of any changes after they have completed the application form.

Your customer should tell us if they have a change in health or personal circumstances, which would mean that the information we hold is no longer complete and accurate. This is just as important as giving full and accurate information within an application. Your customer needs to be informed that their responsibility continues until the date their cover starts. If they don't do this, we may not pay a future claim.

For example, we would expect your customer to inform us of:

- any symptoms, whether or not they have needed to see a doctor regarding them
- having or expecting to have any doctor, hospital or clinic consultations, treatment as an in-patient or out-patient or a blood test for any reason
- changes in their occupation or occupational duties
- changes in their family history
- taking up any hazardous sport or pastime
- residing, working or travelling outside their normal country of residence, or an intention to do so.

If they inform us of changes we will tell them exactly how it affects their application for insurance.

Providing full and accurate information, right up until the date the cover starts, helps to ensure that our policy delivers the security that your customer needs.

Additional information

The type of additional information that we may require to support your customer's application includes:

Medical information

We may need to ask for medical information due to the amount of cover your customer has applied for, or as a result of their medical or family history.

Doctors clinics

You can find details of our current list of medical clinics in the Recommended Doctors Clinics Guide, which is available to download from our website. The guide also provides details of how much we will pay towards each of the medical tests that maybe required.

Direct billing and fee reimbursement

Some of our recommended clinics do not have direct billing in place with Friends Provident International. Therefore, tests must be paid for at the time they take place. The cost incurred can be reclaimed by completing the Medical fee reimbursement form which is also available to download from our website.

Attending physician's report (APR)

This is a report that we request from your customer's doctor and is completed from their medical records. This report will include questions about your customer's:

- current health and previous medical history
- any past or present treatment they have received
- details of any tests or investigations.

Occasionally, delays can occur while we wait for this information. Your customer can help to ensure the report is completed and returned to us quickly by providing full contact details for their doctor including a fax number or email address and by contacting their doctor themselves.

If your customer's doctor is in the UK, we will need an additional form completed before we can request this report. Please ask us for an 'Access to Medical Records Act' (AMRA) consent form.

Medical examination

If this examination is required, your customer will need to make an appointment with an English-speaking doctor. For details of recommended surgeries and our preferred clinics, please contact us. The examination will last approximately forty-five minutes and the doctor will ask questions regarding the customer's medical history. Some comprehensive medical checks such as taking their blood pressure and a sample of urine, examining their heart sounds, ears and eyes will also be undertaken. We may also request your customer to provide a blood sample.

HIV test

We will ask for this if cover is above a certain level or as a result of information your customer provides in their application.

We will send your customer a pre-testing leaflet, including a consent form, which should be completed and returned with the test result.

Electrocardiogram (ECG)

We may request an ECG. This tests the electrical activity in the heart and can indicate the possibility of heart disease. Your customer may be required to exercise during the test using a treadmill.

Occupations

We do not categorise our premiums into occupation classes or bands. Most occupations can be accepted at standard rates. However, for some we will require additional information before we can make a decision.

We have the following questionnaires available:

Questionnaire	Use when	Likely decision
Aviation	The customer is involved in commercial aviation. This is not required when the customer is flying as a passenger on scheduled commercial airlines.	If working for a major airline they are likely to be accepted at standard rates depending on the countries visited. Aircrew or pilots in smaller aircraft, or flying to sub-Saharan Africa, may be rated for Life cover. A rating or an exclusion may be applied for TPD and Critical Illness.
Diving	The customer takes part in commercial diving.	Depending on the customer's experience and type of work they may be rated for Life cover or have an exclusion applied for TPD and Critical Illness.
Military services	The customer is involved in security or military training. Often these will be ex-military consultants.	We will only be able to offer cover if the customer is involved in training or consultancy only. If the customer is involved in any form of armed protection or active duty they will be declined.
Oil and natural gas	The customer works in the oil and natural gas industry.	Most occupations are acceptable at standard rates, however we will need to know where the customer is working as this may affect our decision.

Sports and pastimes

Most sports and pastimes can be passed at standard rates. However, we may ask for more information about some higher risk activities:

Questionnaire	Use when	Likely decision
Aviation	The customer is involved in private flying.	Private flying may be rated for Life cover. A rating or an exclusion may be applied for TPD and Critical Illness.
Diving	The customer takes part in scuba diving.	Depending on the customer's experience and type of work they may be rated for Life cover. A rating or an exclusion may be applied for TPD and Critical Illness.
Hazardous sports	The customer takes part in any of the following: Motorsports Powerboat racing Hang gliding Caving Mountaineering or rock climbing Parachuting Yachting	Powerboat racing and motorsport may have a rating applied for Life cover depending on the category of sport. TPD and Critical Illness will usually have an exclusion applied. The decision on caving, mountaineering or rock climbing will depend on how technical the climbs are, the heights attained and the area climbed in. TPD and Critical Illness will usually have an exclusion applied. Yachting may attract a rating for trans-ocean passages or offshore racing.

The following tables on pages 7 to 12 outline what further information or medical evidence may be required from your customer(s). We only pay for medical evidence we have specifically requested.

Medical limits applicable to Western nationalities (as defined on page 2)

Level term assurance and total permanent disability benefit

Evidence Band	Western rates	Age next birthday				
	Sum Assured	To age 35	36 to 40	41 to 45	46 to 55	56 to 65
1	USD = <50,000 GBP = <30,000 EUR = <44,000	–	–	–	–	–
2	USD 50,001 - 150,000 GBP 30,001 - 85,000 EUR 44,001 - 125,800	–	–	–	–	A
3	USD 150,001 - 300,000 GBP 85,001 - 175,000 EUR 125,801 - 259,000	–	–	–	–	A+B1
4	USD 300,001 -500,000 GBP 175,001 - 285,000 EUR 259,001 - 421,800	–	–	–	–	A+B1
5	USD 500,001 - 750,000 GBP 285,001 - 425,000 EUR 421,801 - 629,000	–	–	–	A+B2	A+B2+D
6	USD 750,001 - 1,000,000 GBP 425,001 - 565,000 EUR 629,001 - 836,000	A+B1	A+B2	A+B2	A+B2	A+B2+D
7	USD 1,000,001 - 2,000,000 GBP 565,001 - 1,125,000 EUR 836,001 - 1,665,000	A+B2+H	A+B2+D+H	A+B2+D+H	A+B2+D+H	A+B2+D+H
8	USD 2,000,001 - 5,000,000 GBP 1,125,001 - 2,850,000 EUR 1,665,001 - 4,218,000	A+B2+D+H	A+B2+E+H	A+B2+E+H	A+B2+E+H	A+B2+E+H
9	USD >5,000,000 GBP >2,850,000 EUR >4,218,000	A+B2+E+H	A+B2+E+H	A+B2+E+H	A+B2+E+H	A+B2+E+H

Please see 'Evidence key' on page 13.

Medical limits applicable to Western nationalities (as defined on page 2) continued

Decreasing term assurance and total permanent disability benefit

Evidence Band	Western rates	Age next birthday				
	Sum Assured	To age 35	36 to 40	41 to 45	46 to 55	56 to 65
1	USD = <50,000 GBP = <30,000 EUR = <44,000	–	–	–	–	–
2	USD 50,001 - 150,000 GBP 30,001 - 85,000 EUR 44,001 - 125,800	–	–	–	–	A
3	USD 150,001 - 300,000 GBP 85,001 - 175,000 EUR 125,801 - 259,000	–	–	–	–	A+B1
4	USD 300,001 -500,000 GBP 175,001 - 285,000 EUR 259,001 - 421,800	–	–	–	–	A+B1
5	USD 500,001 - 750,000 GBP 285,001 - 425,000 EUR 421,801 - 629,000	–	–	–	A+B2	A+B2+D
6	USD 750,001 - 1,000,000 GBP 425,001 - 565,000 EUR 629,001 - 836,000	–	–	A+B2	A+B2	A+B2+D
7	USD 1,000,001 - 2,000,000 GBP 565,001 - 1,125,000 EUR 836,001 - 1,665,000	A+B2+H	A+B2+D+H	A+B2+D+H	A+B2+D+H	A+B2+D+H
8	USD 2,000,001 - 5,000,000 GBP 1,125,001 - 2,850,000 EUR 1,665,001 - 4,218,000	A+B2+D+H	A+B2+E+H	A+B2+E+H	A+B2+E+H	A+B2+E+H
9	USD >5,000,000 GBP >2,850,000 EUR >4,218,000	A+B2+E+H	A+B2+E+H	A+B2+E+H	A+B2+E+H	A+B2+E+H

Please see 'Evidence key' on page 13.

Medical limits applicable to Western nationalities (as defined on page 2) continued

Critical Illness cover

Evidence Band	Western rates	Age next birthday				
	Sum Assured	To age 35	36 to 40	41 to 45	46 to 55	56 to 65
1	USD = <50,000 GBP = <30,000 EUR = <44,000	–	–	–	–	–
2	USD 50,001 - 150,000 GBP 30,001 - 85,000 EUR 44,001 - 125,800	–	–	–	–	A
3	USD 150,001 - 300,000 GBP 85,001 - 175,000 EUR 125,801 - 259,000	–	–	–	A	A+B1
4	USD 300,001 -500,000 GBP 175,001 - 285,000 EUR 259,001 - 421,800	–	–	A	A+B1	A+B1
5	USD 500,001 - 750,000 GBP 285,001 - 425,000 EUR 421,801 - 629,000	A	A+B1	A+B1	A+B2	A+B2+D
6	USD 750,001 - 1,000,000 GBP 425,001 - 565,000 EUR 629,001 - 836,000	A+B1	A+B2	A+B2	A+B2	A+B2+D
7	USD 1,000,001 - 2,000,000 GBP 565,001 - 1,125,000 EUR 836,001 - 1,665,000	A+B2+H	A+B2+D+H	A+B2+D+H	A+B2+D+H	A+B2+D+H
8	USD 2,000,001 - 5,000,000 GBP 1,125,001 - 2,850,000 EUR 1,665,001 - 4,218,000	A+B2+D+H	A+B2+E+H	A+B2+E+H	A+B2+E+H	A+B2+E+H
9	USD >5,000,000 GBP >2,850,000 EUR >4,218,000	A+B2+E+H	A+B2+E+H	A+B2+E+H	A+B2+E+H	A+B2+E+H

Please see 'Evidence key' on page 13.

Medical limits applicable to non-Western nationalities (as defined on page 2)

Level term assurance and total permanent disability benefit

Evidence Band	Non-Western rates	Age next birthday				
	Sum Assured	To age 35	36 to 40	41 to 45	46 to 55	56 to 65
1	USD = <50,000 GBP = <30,000 EUR = <44,000	–	–	–	–	A
2	USD 50,001 - 150,000 GBP 30,001 - 85,000 EUR 44,001 - 125,800	–	–	–	–	A+B1
3	USD 150,001 - 300,000 GBP 85,001 - 175,000 EUR 125,801 - 259,000	–	–	–	A+B1	A+B1
4	USD 300,001 -500,000 GBP 175,001 - 285,000 EUR 259,001 - 421,800	–	–	A+B1	A+B2	A+B2+D
5	USD 500,001 - 750,000 GBP 285,001 - 425,000 EUR 421,801 - 629,000	A+B1	A+B2	A+B2	A+B2	A+B2+D
6	USD 750,001 - 1,000,000 GBP 425,001 - 565,000 EUR 629,001 - 836,000	A+B2	A+B2+D	A+B2+D	A+B2+D	A+B2+D
7	USD 1,000,001 - 2,000,000 GBP 565,001 - 1,125,000 EUR 836,001 - 1,665,000	A+B2+D+H	A+B2+E+H	A+B2+E+H	A+B2+E+H	A+B2+E+H
8	USD 2,000,001 - 5,000,000 GBP 1,125,001 - 2,850,000 EUR 1,665,001 - 4,218,000	A+B2+E+H	A+B2+E+H	A+B2+E+H	A+B2+E+H	A+B2+E+H
9	USD >5,000,000 GBP >2,850,000 EUR >4,218,000	A+B2+E+H	A+B2+E+H	A+B2+E+H	A+B2+E+H	A+B2+E+H

Please see 'Evidence key' on page 13.

Medical limits applicable to non-Western nationalities (as defined on page 2) continued

Decreasing term assurance and total permanent disability benefit

Evidence Band	Non-Western rates	Age next birthday				
	Sum Assured	To age 35	36 to 40	41 to 45	46 to 55	56 to 65
1	USD = <50,000 GBP = <30,000 EUR = <44,000	–	–	–	–	A
2	USD 50,001 - 150,000 GBP 30,001 - 85,000 EUR 44,001 - 125,800	–	–	–	–	A+B1
3	USD 150,001 - 300,000 GBP 85,001 - 175,000 EUR 125,801 - 259,000	–	–	–	–	A+B1
4	USD 300,001 -500,000 GBP 175,001 - 285,000 EUR 259,001 - 421,800	–	–	–	A+B2	A+B2+D
5	USD 500,001 - 750,000 GBP 285,001 - 425,000 EUR 421,801 - 629,000	–	–	A+B2	A+B2	A+B2+D
6	USD 750,001 - 1,000,000 GBP 425,001 - 565,000 EUR 629,001 - 836,000	A+B2	A+B2+D	A+B2+D	A+B2+D	A+B2+D
7	USD 1,000,001 - 2,000,000 GBP 565,001 - 1,125,000 EUR 836,001 - 1,665,000	A+B2+D+H	A+B2+E+H	A+B2+E+H	A+B2+E+H	A+B2+E+H
8	USD 2,000,001 - 5,000,000 GBP 1,125,001 - 2,850,000 EUR 1,665,001 - 4,218,000	A+B2+E+H	A+B2+E+H	A+B2+E+H	A+B2+E+H	A+B2+E+H
9	USD >5,000,000 GBP >2,850,000 EUR >4,218,000	A+B2+E+H	A+B2+E+H	A+B2+E+H	A+B2+E+H	A+B2+E+H

Please see 'Evidence key' on page 13.

Medical limits applicable to non-Western nationalities (as defined on page 2) continued

Critical Illness cover

Evidence Band	Non-Western rates	Age next birthday				
	Sum Assured	To age 35	36 to 40	41 to 45	46 to 55	56 to 65
1	USD = <50,000 GBP = <30,000 EUR = <44,000	–	–	–	–	A
2	USD 50,001 - 150,000 GBP 30,001 - 85,000 EUR 44,001 - 125,800	–	–	–	A	A+B1
3	USD 150,001 - 300,000 GBP 85,001 - 175,000 EUR 125,801 - 259,000	–	–	A	A+B1	A+B1
4	USD 300,001 -500,000 GBP 175,001 - 285,000 EUR 259,001 - 421,800	A	A+B1	A+B1	A+B2	A+B2+D
5	USD 500,001 - 750,000 GBP 285,001 - 425,000 EUR 421,801 - 629,000	A+B1	A+B2	A+B2	A+B2	A+B2+D
6	USD 750,001 - 1,000,000 GBP 425,001 - 565,000 EUR 629,001 - 836,000	A+B2	A+B2+D	A+B2+D	A+B2+D	A+B2+D
7	USD 1,000,001 - 2,000,000 GBP 565,001 - 1,125,000 EUR 836,001 - 1,665,000	A+B2+D+H	A+B2+E+H	A+B2+E+H	A+B2+E+H	A+B2+E+H
8	USD 2,000,001 - 5,000,000 GBP 1,125,001 - 2,850,000 EUR 1,665,001 - 4,218,000	A+B2+E+H	A+B2+E+H	A+B2+E+H	A+B2+E+H	A+B2+E+H
9	USD >5,000,000 GBP >2,850,000 EUR >4,218,000	A+B2+E+H	A+B2+E+H	A+B2+E+H	A+B2+E+H	A+B2+E+H

Please see 'Evidence key' on page 13.

Evidence key

A	ME	• Medical examination (microscopic-urinalysis (MSU) if urine dipstick abnormal) and urine cotinine (non-smokers only)
B1	Blood profile 1	Blood profile 1, comprising of: • lipid profile (total cholesterol, high-density lipoprotein (HDL), low-density lipoprotein (LDL), triglycerides) • HbA1c
B2	Blood profile 2	Blood profile 2, comprising of: • blood profile 1 plus: • gamma glutamyl transferase (GGT) • alanine aminotransferase (ALT) or serum glutamic pyruvic transaminase (SGPT) • aspartate aminotransferase (AST) or serum glutamic oxaloacetic transaminase (SGOT) • bilirubin (total – direct & indirect) ALK phosphatase, total protein, albumin, globulin • complete blood count (haematology) • uric acid • renal function tests (RFT) (include urea, creatinine) • iron • electrolytes (sodium, potassium, chloride) • prostate-specific antigen (PSA) (men only, over the age of 50)
D	R ECG	• resting ECG
E	R&E ECG, MSU	• resting ECG • exercise ECG • microscopic-urinalysis (mid-stream urine)
H	HIV, Hepatitis B test	• HIV test by blood • hepatitis B surface antigen (HbsAg) - if positive, hepatitis B viral protein (HbeAg) also required • USD1,000,001 and above for all lives

Financial information

An important part of underwriting any risk is financial underwriting. We must ensure that there is a need for cover, that the level of cover is reasonable and that the customer can afford to pay the premium.

Financial underwriting is assessed based on the total cover in the market, held by the applicant. We take into account existing cover with other companies and other current applications. It is essential that all existing cover and concurrent applications to other companies are disclosed on the application form. Occasionally, we may need additional information to ensure the level and type of cover requested is appropriate for your customer's financial situation.

This may include:

- evidence of their income e.g. a copy of their latest tax assessment or recent pay slips
- a copy of the offer letter from the bank or lender if the application is in connection with a mortgage or loan
- a completed financial questionnaire
- copies of reports and accounts.

Financial limits

In the following section, the currency equivalents for the dollar amounts stated are as follows:

- **USD500,000 =**
  GBP282,500 = EUR418,00
- **USD1,000,000 =**
  GBP565,000 = EUR836,000
- **USD1,250,000 =**
  GBP706,200 = EUR1,045,000
- **USD2,000,000 =**
  GBP1,125,000 = EUR1,650,000

The following are the assessment guidelines for personal and business protection for both Life and Critical Illness applications:

Personal protection

This is based on the **total cover in the market** and is usually based on multiples of income:

Acceptable parameters

Age of the applicant	Multiples of income earned (per annum)		
	Life cover	Total Permanent Disability cover	Critical Illness cover
<41	15 to 30	15 to 20	7 to 10
41-50	15 to 20	15 to 20	7 to 10
51-55	10 to 15	10 to 15	5 to 7
56-60	10 to 15	N/A	5 to 7
61-65	5 to 10	N/A	N/A

Evidence requirements

	Life or Total Permanent Disability cover	Critical Illness cover
Application form	Up to USD2,000,000	Up to USD500,000
Evidence of earnings	USD2,000,001 and above	USD500,001 and above

Maximum cover applicable

Life cover	USD10,000,000*
Total Permanent Disability cover	USD2,000,000**
Critical Illness cover	USD1,250,000*

*Cover levels above this is to be discussed with our Underwriting team prior to submission

**Total cover available in the market (inclusive of any Total Permanent Disability benefit held within a Critical Illness cover contract)

Non earning spouse

Maximum cover applicable

Life cover	USD500,000*
Total permanent disability cover	USD500,000
Critical Illness cover	USD200,000*

*We may consider larger sums assured on an individual basis. Suitable evidence of spousal earnings will be required.

- For Life cover, the maximum cover applicable is seven times the main earner's salary (and less for those belonging to older age groups)
- For Critical Illness cover, the maximum cover applicable is two times the main earner's salary, up to a maximum of USD500,000 or currency equivalent.

Students

The maximum Life and Critical Illness cover applicable is USD177,000* or currency equivalent.

*For larger sums, an individual consideration maybe made depending on personal circumstances and spouse's income (if applicable)

Personal mortgage cover

Life and/or Total Permanent Disability* cover

*The maximum permissible total permanent disability cover in the market is USD2,000,000 (inclusive of any Total Permanent Disability benefit that is included with Critical Illness cover)

Sum assured	Evidence required
Up to USD1,000,000	• Application form
USD1,000,001 – USD2,000,000	• Application form • Copy of the mortgage letter
> USD2,000,001	• Application form • Copy of the mortgage letter • Evidence of earnings

Critical Illness cover

Sum assured	Evidence required
Up to USD500,000	• Application form
USD500,001 – USD1,250,000	• Application form • Copy of the mortgage letter • Evidence of earnings

Business protection

Life and/or Total Permanent Disability* cover

*The maximum permissible total permanent disability cover in the market is USD2,000,000 (inclusive of any Total Permanent Disability benefit that is included with Critical Illness cover)

Sum assured	Evidence required
Up to USD1,000,000	• Application form
USD1,000,001 – USD2,000,000	• Application form • Business financial underwriting questionnaire
>USD2,000,001	• Application form • Business financial underwriting questionnaire • Copies of reports and accounts for the last two years **For key person cover, we require all of the above along with** • The service agreement **For business loan or mortgage cover, we require all of the above along with** • The copy of the loan offer letter

Critical Illness cover

Sum assured	Evidence required
Up to USD500,000	• Application form
USD500,001 – USD1,250,000	• Application form • Business financial underwriting questionnaire • Copies of reports and accounts for the last two years **For key person cover, we require all of the above along with** • The service agreement **For business loan or mortgage cover, we require all of the above along with** • The copy of the loan offer letter

Please note, further financial evidence may be required depending on the sum assured, and reason for applying for cover. This is also mentioned on the application form.

Standard exclusions

1 All covers and benefits

There will be no liability under the policy and the policy will not pay out if a claim is directly or indirectly attributable to:

- A life assured's active participation in war (whether declared or not), civil war, insurrection, riot, terrorist act, mutiny, piracy, civil commotion or other acts of violence originating from any political or civil unrest.
- Any breach of criminal law by the policyholder or a life assured.
- A life assured's suicide or attempted suicide, whether sane or insane, within two years of the risk date or subsequent reinstatement of the policy.
- An act of terrorism involving biological, chemical or nuclear explosion, pollution, contamination and/or fire following thereon.

2 Critical Illness and Disability Benefit

We will not pay a Critical Illness and Disability Benefit claim if a claim is directly or indirectly attributable to any of the following:

- any exclusion listed in section 1
- war (this means any form of war whether declared or not)
- intentional self-inflicted injury
- alcohol, drug or chemical abuse. This is only applicable to claims in respect of coma, impairment of daily activities through permanent disability before age 65, liver failure, Parkinson's disease before age 65 or severe mental illness.
- This means inappropriate use of alcohol, drugs or other chemicals, including, but not limited to, the following:
  - consuming too much alcohol
  - taking an overdose of drugs, whether lawfully prescribed or otherwise
  - taking controlled drugs otherwise than in accordance with a lawful prescription
  - solvent abuse.
- mental or functional nervous disorders or any non-specific chronic viral infection or any chronic fatigue syndrome (applicable to impairment of daily activities through permanent disability before age 65).
- HIV – the life assured carrying a human immunodeficiency type virus or antibodies to such a virus (applicable to impairment of daily activities through permanent disability before age 65).

3 Total and Permanent Disability Benefit (TPD)

We will not pay TPD if a claim is directly or indirectly attributable to any of the following:

- any exclusion listed in section 1
- war (this means any form of war whether declared or not)
- intentional self-inflicted injury
- alcohol, drug or chemical abuse. This is only applicable to claims in respect of coma, impairment of daily activities through permanent disability before age 65, liver failure, Parkinson's disease before age 65 and severe mental illness.

  This means inappropriate use of alcohol, drugs or other chemicals, including but not limited to the following:
  - consuming too much alcohol
  - taking an overdose of drugs, whether lawfully prescribed or otherwise
  - taking controlled drugs otherwise than in accordance with a lawful prescription
  - solvent abuse.
- mental or functional nervous disorders or any non-specific chronic viral infection or any chronic fatigue syndrome (applicable to impairment of daily activities through permanent disability before age 65).
- HIV – the life assured carrying a human immunodeficiency type virus or antibodies to such a virus (applicable to impairment of daily activities through permanent disability before age 65).

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