

INCOME PROTECTION UNDERWRITING LIMITS – AUGUST 2017

These are guidelines only – additional evidence may be required in relation to particular applications.

Medical Underwriting Limits

Annual Benefit Amount	Up to Age 40	Age 41 to 45	Age 46 to 50	Age 51-55	Age 56+
Up to €20,000	—	—	—	—	—
€20,001 – €30,000	—	—	—	NM	PMA, NM
€30,001 – €40,000	—	—	NM	NM	PMA, NM
€40,001 – €60,000	NM	NM	NM	PMA, NM	PMA, NM
€60,001 – €80,000	NM	NM	PMA, IME, Bio/Haem	PMA, IME, Bio/Haem	PMA, IME, Bio/Haem
€80,001 – €100,000	PMA, IME, COT, Bio/Haem	PMA, IME, COT, Bio/Haem	PMA, IME, COT, Bio/Haem, R ECG	PMA, IME, COT, Bio/Haem, E ECG	PMA, IME, COT, Bio/Haem, E ECG
€100,001 – €250,000	PMA, IME, COT, Bio/Haem	PMA, IME, COT, Bio/Haem, R ECG	PMA, IME, COT, Bio/Haem, R ECG	PMA, IME, COT, Bio/Haem, E ECG	PMA, IME, COT, Bio/Haem, E ECG

Abbreviations

Bio/Haem	Blood Test. Blood Chemistry (to include Total Protein, Albumin, Calcium, Urea, Creatinine, Blood Glucose, Uric Acid, Total Bilirubin, Alkaline Phosphatase (ALP) AST (SGOT), ALT(SGPT), GammaGT (GGT), Ferritin, <i>Fasting Lipid Profile</i> . Blood Haematology (to include ESR, WBC, RBC, Haemoglobin Haemacrit, Platelets, Erythrocytes, MCV, MCH, MCHC, Differential Blood Count, Thrombocytes). The client should fast for 12 hours prior to test.
COT	Cotinine test – required for declared non-smokers. This is a saliva or urine test used to screen declared non-smokers for tobacco product use.
E ECG	Exercise ECG
IME	Independent Medical Examination
NM	Nurse Medical Screening
PMA	Private Medical Attendant's Report
R ECG	Resting ECG

Financial Evidence Limits

Financial evidence will be requested where the Benefit amount exceeds €100,000 p.a.:

Employed	A copy of the three previous months' salary slips if covering their basic income
Self Employed/Share Holding Directors	A copy of the three previous years' Notice of Assessments/P60s

The overall Income Protection amount that you can protect is €250,000 p.a. Where the information provided proves inadequate to justify the financial need for the benefit amount, Royal London's Underwriting team retain the right to request any further financial evidence which may be deemed necessary.



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