

# Our Approach to Body Mass Index (BMI)

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**For Intermediary use only**

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## Our Approach

Your client's BMI will affect the terms we can offer for all benefits. The decisions given in the tables below are for guidance on BMI only and assume your client has no other medical risk factors.

Body Mass Index (BMI) is a simple index of weight-to-height that is commonly used to classify overweight and obese adults.

The World Health Organisation (WHO) have set the following BMI ranges:

- BMI less than 18.5: underweight
- BMI between 18.5 and 24.9: ideal weight for height
- BMI between 25 and 29.9: overweight
- BMI between 30 and 39: obese
- BMI 40 or over: very obese

Source: WHO BMI classification 2021

A BMI over 25 can indicate that a person is overweight. Overweight and obese adults can be at increased risk of some health conditions like Type 2 Diabetes and heart disease.

## Life BMI limits

We are able to provide Life quotes for the following BMI ranges:

BMI	Age of Applicant			
	17-34	35-49	50-60	61+
<17	Decline	Decline	Decline	Decline
18-30	0%	0%	0%	0%
31	25%	0%	0%	0%
32	25%	25%	0%	0%
33	25%	25%	0%	0%
34	50%	25%	25%	0%
35	50%	50%	25%	25%
36	50%	50%	25%	25%
37	50%	50%	50%	25%
38	75%	50%	50%	50%
39	75%	75%	75%	50%
40	100%	75%	75%	50%
41	100%*	75%*	75%*	50%*
42	125%*	100%*	100%*	100%*
>43	Decline	Decline	Decline	Decline

**Please note:** if other risk factors such as family history of certain health conditions, hypertension, raised cholesterol and smoking are introduced then this can affect the overall outcome.

\*These cases will be referred for enhanced digital underwriting and will be subject to a medical screening exam.

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## Critical Illness BMI limits

We are able to provide CI quotes for the following BMI ranges:

BMI	Age of Applicant		
	17-30	31-49	50+
<17	Decline	Decline	Decline
18-28	0%	0%	0%
29	15%	0%	0%
30	25%	0%	0%
31	25%	15%	0%
32	25%	15%	15%
33	50%	25%	15%
34	75%	50%	25%
35	75%	50%	25%
36	75%	50%	50%
37	75%	75%	50%
38	100%	75%	75%
39	125%*	75%	75%
40	150%*	100%	100%
41	Decline	125%*	125%*
42	Decline	150%*	125%*
>43	Decline	Decline	Decline

**Please note:** if other risk factors such as family history of certain health conditions, hypertension, raised cholesterol and smoking are introduced then this can affect the overall outcome and our decision may change.

\*These cases will be referred for enhanced digital underwriting and will be subject to a medical screening exam.

## Contacts

To find out more about our products or if you need to speak to a member of our team, please contact:

Email: [lifebdmsupport@hsbc.co.uk](mailto:lifebdmsupport@hsbc.co.uk)

Tel: 0333 207 5563 (9am to 5.30pm- Monday to Friday, excluding public holidays)

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