

## Non-Medical Limits Guide

### For adviser use only

This guide outlines the medical evidence we need to underwrite your client's application, based on their age and the monthly benefit amount they choose.

These limits only apply to our Protect product across all deferred periods and claim benefit periods. Please note for clients aged 41 or under, we will not request any automatic medical evidence based on benefit level alone for our **Age-Costed premium option**.

We provide this table as a pre-sales guide only, other factors may also impact the decisions we make and any evidence we need.

### Key:

Level only
  Age-costed only
  Age-costed and Level

Age	Evidence we need by Monthly Benefit Amount				
	Nurse Screening* (OMQ application route)	Nurse Screening* (Telephone Interview application route)	General Practitioner Report (GPR)	Blood test	Medical Examination**
18-41	£3,793	£4,001	£4,167	£4,167	N/A
	N/A	N/A	N/A	N/A	N/A
42-47	£3,793	£4,001	£4,167	£4,167	N/A
48-52	£3,001	£3,793	£4,167	£4,167	£4,167
53-57	£2,001	£2,251	£2,501	£3,793	£4,167
58+	£1,201	£1,251	£2,001	£3,793	£4,167

\* Nurse screening will include a Cotinine Test for non-smokers applying for level premiums. We will not ask for nurse screening if we ask for a medical examination.

\*\* Includes Cotinine Test for non-smokers applying for level premiums.

## Looking for more support?

[Visit our Adviser Toolkit](#)

### Key contacts:

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