

INDIVIDUAL PROTECTION

Underwriting Limits

The tables below show the Maximum Sum Assured in your client's age category and at what level of cover we ask for a Nurse Screening Examination. The examination includes a cotinine (nicotine) test for non-smokers.

Level Term and Decreasing Term

Age	Maximum Sum Assured	Nurse Screening Examination required from
18-30	£1,000,000	£800,001
31-35	£1,000,000	£750,001
36-40	£1,000,000	£700,001
41-45	£750,000	£500,001
46-50	£600,000	£400,001
51-55	£400,000	£300,001
56-60	£300,000	£200,001
61-65	£150,000	£100,001
66-70	£150,000	£50,001
71-75	£150,000	£50,001
76-80	£150,000	£25,001

Level Term Plus and Decreasing Term Plus

Age	Maximum Sum Assured	Nurse Screening Examination required from
18-30	£750,000	£450,001
31-35	£750,000	£400,001
36-40	£750,000	£400,001
41-45	£450,000	£350,001
46-50	£350,000	£250,001
51-55	£200,000	£150,001
56-60	£200,000	£150,001
61-65	£100,000	£75,001



We don't ask for General Practitioner reports, but other information may be required based on disclosures during the application process.

More information is available on our website: www.canadalife.co.uk/individual-protection

Canada Life Limited, registered in England no. 973271. Registered Office: Canada Life Place, Potters Bar, Hertfordshire EN6 5BA.
CLFIS (UK) Limited, registered in England no. 04356028 is an associate company of Canada Life Limited.
Registered Office: Canada Life Place, Potters Bar, Hertfordshire EN6 5BA. Canada Life Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

ID10085-419R



Canada Life