

CanProtect Whole of Life Plan

A guide to medical evidence requirements



Medical evidence requirements

These requirements are only for UK lives resident and domiciled in the UK. They are for indication purposes only and are the minimum basic requirements, based purely on the sum assured and age next birthday. Further evidence may be required at the underwriters discretion. Please contact our Pre-sale Team on **01624 820399** for any non-UK lives or non-UK residents.

We may ask a third party medical company to contact individuals (clients) directly to arrange the necessary appointments.

*As standard we will obtain Cotinine tests for all Lives Assured who disclose themselves as non-smoker on applications with sums assured in excess of £1,000,000. Please note we reserve the right to obtain this test for any applicant on any sum assured, should our underwriters feel this is necessary.

Age next birthday: 40 and under	
Sum assured	Medical evidence requirements
£1,000,000 - £2,000,000	PARA
£2,000,001 - £3,000,000	GPR, PARA, FBP and FQ
£3,000,001 - £5,000,000	GPR, PARA, FBP, FQ and ITP
£5,000,001 plus	GPR, ME, FBP, Ex ECG, FQ and ITP

Age next birthday: 51-60	
Sum assured	Medical evidence requirements
£1,000,000 - £1,500,000	GPR, ME
£1,500,001 - £2,000,000	GPR, ME
£2,000,001 - £3,000,000	GPR, ME, FBP and FQ
£3,000,001 - £4,000,000	GPR, ME, FBP, FQ and ITP
£4,000,001 plus	GPR, ME, FBP, Ex ECG, FQ and ITP

Age next birthday: 71 and over	
Sum assured	Medical evidence requirements
£1,000,000 - £2,000,000	GPR, ME, FBP, PSA
£2,000,001 - £3,000,000	GPR, ME, FBP, PSA and FQ
£3,000,001 plus	GPR, ME, FBP, Ex ECG, PSA, FQ and ITP

Financial evidence requirements

Please note that independent third party (ITP) confirmation is required for all sums assured over £3 million. The financial questionnaire will need to be countersigned by either an independent accountant, solicitor or bank manager.

Key		
GPR	=	General practitioners report
PARA	=	Paramedical
ME	=	Medical examination
FBP	=	Full fasting blood profile
Ex ECG	=	Exercise electrocardiogram
PSA	=	Prostate specific antigen test (males only)
FQ	=	Financial questionnaire signed by client(s)
ITP	=	Independent third party confirmation

Age next birthday: 41-50	
Sum assured	Medical evidence requirements
£1,000,000 - £1,500,000	GPR, PARA
£1,500,001 - £2,000,000	GPR, PARA
£2,000,001 - £3,000,000	GPR, ME, FBP and FQ
£3,000,001 - £5,000,000	GPR, ME, FBP, FQ and ITP
£5,000,001 plus	GPR, ME, FBP, Ex ECG, FQ and ITP

Age next birthday: 61-70	
Sum assured	Medical evidence requirements
£1,000,000 - £2,000,000	GPR, ME, FBP, PSA
£2,000,001 - £3,000,000	GPR, ME, FBP, PSA and FQ
£3,000,001 plus	GPR, ME, FBP, Ex ECG, PSA, FQ and ITP



Canada Life International Limited, registered in the Isle of Man no. 33178. Registered office: Canada Life House, Isle of Man Business Park, Douglas, Isle of Man IM2 2QJ. Telephone: +44 (0) 1624 820200 Fax: +44 (0) 1624 820201 www.canadalifeint.com Member of the Association of International Life Offices.

Canada Life International Limited is an Isle of Man registered company authorised and regulated by the Isle of Man Financial Services Authority.

This paper is made from recycled materials