

# 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.

### Life Insurance

Age	Maximum Sum Assured	Nurse Screening Examination required from
18-30	£1,000,000	£825,000
31-35	£1,000,000	£775,000
36-40	£1,000,000	£750,000
41-45	£750,000	£550,000
46-50	£600,000	£450,000
51-55	£400,000	£325,000
56-60	£300,000	£225,000
61-65	£150,000	£100,000
66-70	£150,000	£75,000
71-75	£150,000	£50,000
76-80	£150,000	£25,000

### Life Insurance plus Critical Illness

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

### GP Reports



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



Life Insurance (Advised) Level Term and Level Term Critical Illness have a comprehensive level of features and benefits.

More information is available on our website: [www.canadalife.co.uk/individual-protection](http://www.canadalife.co.uk/individual-protection)

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