

Fortis Underwriting Guide – Key Information

We've put together this shortened Underwriting Guide to give answers to the most commonly asked questions about our underwriting process. For full information about our approach to underwriting, please see our 'Fortis Underwriting Guide'.

Duty of Disclosure

If we don't include a question to prompt a particular disclosure, it is our responsibility.

If you don't ask the question as it appears on screen, it is your responsibility.

If the applicant doesn't answer the questions honestly, it is their responsibility.

Height and weight

In the tables below Standard* indicates the point at which our application form will ask the applicant to give us their waist or dress size. If this is within expected range and there are no other related risk factors we will accept at standard, otherwise we will obtain a miniscreen from a nurse.

Life cover – males

BMI	Aged up to 29	Aged 30-39	Aged 40-49	Aged 50-59	Aged 60 and over
Up to 15	Decline	Decline	Decline	Decline	Decline
16	TeleUW	TeleUW	TeleUW	TeleUW	TeleUW
17-30	Standard	Standard	Standard	Standard	Standard
31-32	Standard*	Standard*	Standard*	Standard*	Standard*
33	+50	Standard*	Standard*	Standard*	Standard*
34	+50	+50	Standard*	Standard*	Standard*
35	+75	+50	+50	Standard*	Standard*
36	+75	+75	+50	+50	Standard*
37	+100	+75	+75	+50	+50
38	+100	+100	+75	+75	+50
39	+125	+100	+100	+75	Nurse/Bloods
40	+150	+125	+100	+100	Nurse/Bloods
41	+175	+150	Nurse/Bloods	+100	Nurse/Bloods
42	+200	+175	Nurse/Bloods	Nurse/Bloods	Nurse/Bloods
43	Nurse/Bloods	+200	Nurse/Bloods	Nurse/Bloods	Nurse/Bloods
44-50	Nurse/Bloods	Nurse/Bloods	Nurse/Bloods	Nurse/Bloods	Nurse/Bloods
51 up	Decline	Decline	Decline	Decline	Decline

Life cover – females

BMI	Aged up to 29	Aged 30-39	Aged 40-49	Aged 50-59	Aged 60 and over
Up to 14	Decline	Decline	Decline	Decline	Decline
15	Decline	Decline	Decline	TeleUW	TeleUW
16	TeleUW	TeleUW	TeleUW	TeleUW	TeleUW
17	Standard	Standard	Standard	Standard	+50
18-30	Standard	Standard	Standard	Standard	Standard
31-34	Standard*	Standard*	Standard*	Standard*	Standard*
35	+50	Standard*	Standard*	Standard*	Standard*
36	+50	+50	Standard*	+50	Standard*
37	+75	+50	+50	+50	+50
38	+75	+75	+50	+75	+50
39	+100	+75	+75	+75	Nurse/Bloods
40	+100	+100	+75	+100	Nurse/Bloods
41	+125	+100	+100	+100	Nurse/Bloods
42	+125	+125	+100	Nurse/Bloods	Nurse/Bloods
43	+150	+125	Nurse/Bloods	Nurse/Bloods	Nurse/Bloods
44	+175	+150	Nurse/Bloods	Nurse/Bloods	Nurse/Bloods
45	+175	+175	Nurse/Bloods	Nurse/Bloods	Nurse/Bloods
46	+200	+175	Nurse/Bloods	Nurse/Bloods	Nurse/Bloods
47	Nurse/Bloods	+200	Nurse/Bloods	Nurse/Bloods	Nurse/Bloods
48-50	Nurse/Bloods	Nurse/Bloods	Nurse/Bloods	Nurse/Bloods	Nurse/Bloods
51 up	Decline	Decline	Decline	Decline	Decline

Critical Illness – males

BMI	Aged up to 29	Aged 30-39	Aged 40-49	Aged 50 and over
Up to 15	Decline	Decline	Decline	Decline
16	TeleUW	TeleUW	TeleUW	TeleUW
17-30	Standard	Standard	Standard	Standard
31-32	Standard*	Standard*	Standard*	Standard*
33	+50	Standard*	Standard*	Standard*
34	+50	+50	Standard*	Standard*
35	+75	+50	+50	Standard*
36	+75	+75	+50	+50
37	+100	+75	Nurse/Bloods	+50
38	+100	+100	Nurse/Bloods	Nurse/Bloods
39	Decline	+100	Nurse/Bloods	Nurse/Bloods
40	Decline	Decline	Nurse/Bloods	Nurse/Bloods
41	Decline	Decline	Decline	Nurse/Bloods
42 and over	Decline	Decline	Decline	Decline

Critical Illness – females

BMI	Aged up to 29	Aged 30-39	Aged 40-49	Aged 50 and over
Up to 14	Decline	Decline	Decline	Decline
15	Decline	Decline	TeleUW	TeleUW
16	TeleUW	TeleUW	TeleUW	TeleUW
17-30	Standard	Standard	Standard	Standard
31-34	Standard*	Standard*	Standard*	Standard*
35	+50	Standard*	Standard*	Standard*
36	+50	+50	Standard*	+50
37	+75	+50	+50	+50
38	+75	+75	+50	Nurse/Bloods
39	+100	+75	Nurse/Bloods	Nurse/Bloods
40	+100	+100	Nurse/Bloods	Nurse/Bloods
41	Decline	+100	Nurse/Bloods	Nurse/Bloods
42	Decline	Decline	Nurse/Bloods	Decline
43 up	Decline	Decline	Decline	Decline

Medical evidence

Life cover – medical evidence for sum assured

£ Sum Assured	17-29	30-39	40-44	45-49	50-59	60-74	75 up
To £50,000	No	No	No	No	No	No	No
£50,001 - £100,000	No	No	No	No	No	No	Nurse
£100,001 - £200,000	No	No	No	No	No	Nurse	Nurse
£200,001 - £400,000	No	No	No	No	Nurse	Nurse	Nurse Bloods
£400,001 - £500,000	No	No	No	Nurse Bloods	Nurse Bloods	Nurse Bloods	Nurse Bloods
£500,001 - £750,000	No	No	Nurse Bloods	Nurse Bloods	Nurse Bloods	Nurse Bloods	Nurse Bloods
£750,001 - £1,000,000	No	Nurse Bloods	Nurse Bloods	Nurse Bloods	Nurse Bloods	Nurse Bloods	Nurse Bloods ExECG
£1,000,001 - £2,000,000	Nurse HIV	Nurse Bloods HIV	Nurse Bloods HIV	Nurse Bloods HIV	Nurse Bloods ExECG HIV	Nurse Bloods ExECG HIV	Nurse Bloods ExECG HIV

Over £2m, further evidence will be required. Please consult full Underwriting Guide or call a Fortis underwriter.

We will ask financial questions as part of the application for sums assured over £500,000.

Critical Illness - Medical evidence for sum assured

	17-44	45-49	50-59
To £100,000	No	No	No
£100,001-£200,000	No	No	Nurse Bloods
£200,001-£400,000	No	Nurse Bloods	Nurse Bloods
£400,000-£500,000	Nurse Bloods	Nurse Bloods	Nurse Bloods

Over £500,000 – further evidence will be required – please consult full Underwriting Guide or call a Fortis underwriter.

We will ask financial questions as part of the application for sums assured over £250,000.

Multiple Serious Disclosures

Where more than one serious disclosure is made we may automatically decline the application. This table shows the most common places where that will always occur.

For other serious conditions the decision will depend on the time since the event and the severity of the problem.

Concept	Diabetes	Stroke (CVA)	Kidney failure	Liver failure	Coronary heart disease	Coronary artery bypass	Heart failure	Heart attack
Diabetes	n/a	Decline	Decline	Decline	Decline	Decline	Decline	Decline
Stroke (CVA)	Decline	n/a	Decline	Decline	Decline	Decline	Decline	Decline
Kidney failure	Decline	Decline	n/a	Decline	Decline	Decline	Decline	Decline
Liver failure	Decline	Decline	Decline	n/a	Decline	Decline	Decline	Decline
Coronary heart disease	Decline	Decline	Decline	Decline	n/a	GPR	GPR	GPR
Coronary artery bypass	Decline	Decline	Decline	Decline	GPR	n/a	GPR	GPR
Heart failure	Decline	Decline	Decline	Decline	GPR	GPR	n/a	GPR
Heart attack	Decline	Decline	Decline	Decline	GPR	GPR	GPR	n/a

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