

MEDICAL UNDERWRITING LIMITS GUIDE

These guidelines outline our underwriting requirements for residents in the countries listed. The maximum sum assured levels shown in each table reflect the upper limit for each country grouping. Please note however that lower cover restrictions may apply at an individual country level. Where appropriate these will be applied by our illustration system.



This guide does not change our business acceptance rules and guidelines. If you have any queries with regard to these, please refer to your appointed regional sales manager.

Any costs incurred in the provision of required medical examinations or tests may need to be initially met by your clients if the clinic used does not offer direct billing of these to RL360. These costs however can be reclaimed from us in full once the underwriting process completes. To assist with this, our Medical Fee Reimbursement Form (UW047) is available to download here:

<https://www.rl360adviser.com/generic/downloads/uw047-Medical-fee-reimbursement-form.pdf>

TABLE 1

Angola, Antigua, Aruba, Bahamas, Barbados, Barbuda, Benin, Bermuda, Botswana, British Virgin Islands, Cayman Islands, Gabon, Gambia, Ghana, Grenada, Guadeloupe, Guinea, Kenya, Lesotho, Madagascar, Malawi, Martinique, Mauritius, Morocco, Namibia, Nigeria, Seychelles, Swaziland, Tanzania, Togo, Tunisia, Turks & Caicos Islands, Uganda, Zambia, Zimbabwe

Sum assured - US Dollars	Ages 18 to 39 Attained	Ages 40 to 49 Attained	Ages 50 +
1 - 100,000	-	-	D
100,001 - 250,000	D	D,E,F	C,D,E,F
250,001 - 500,000	A,B,D	A,B,C,D,E,F	A,B,D,E,F,G,H
500,001 - 1,000,000	A,B,D,E,F,G,O	A,B,D,E,F,G,O	A,B,D,E,F,G,H,J,K,L,O
1,000,001 - 3,000,000	A,B,D,E,F,G,I,J,K,P	A,B,D,E,F,G,H,J,K,P	A,B,D,E,F,G,H,J,K,L,P
3,000,001 - 7,500,000	P,Q	P,Q	P,Q

TABLE 2

Bahrain, Egypt, Israel, Jordan, Kuwait, Oman, Qatar, Saudi Arabia, Turkey, UAE*

Sum assured - US Dollars	Ages 18 to 39 Attained	Ages 40 to 49 Attained	Ages 50 +
1 to 100,000	-	-	-
100,001 - 250,000	-	-	D
250,001 - 500,000	D	D,E,F	D,E,F
500,001 - 1,000,000	A,B,D,E,F	A,B,D,E,F	A,B,D,E,F,G,J,K,L
1,000,001 - 3,000,000	A,B,D,E,F,G,I,J,K,P	A,B,D,E,F,G,H,J,K,P	A,B,D,E,F,G,H,J,K,L,P
3,000,001 - 7,500,000	P,Q	P,Q	P,Q

*Only be permitted through DIFC and ADGM intermediaries that have Terms of Business with RL360

TABLE 3

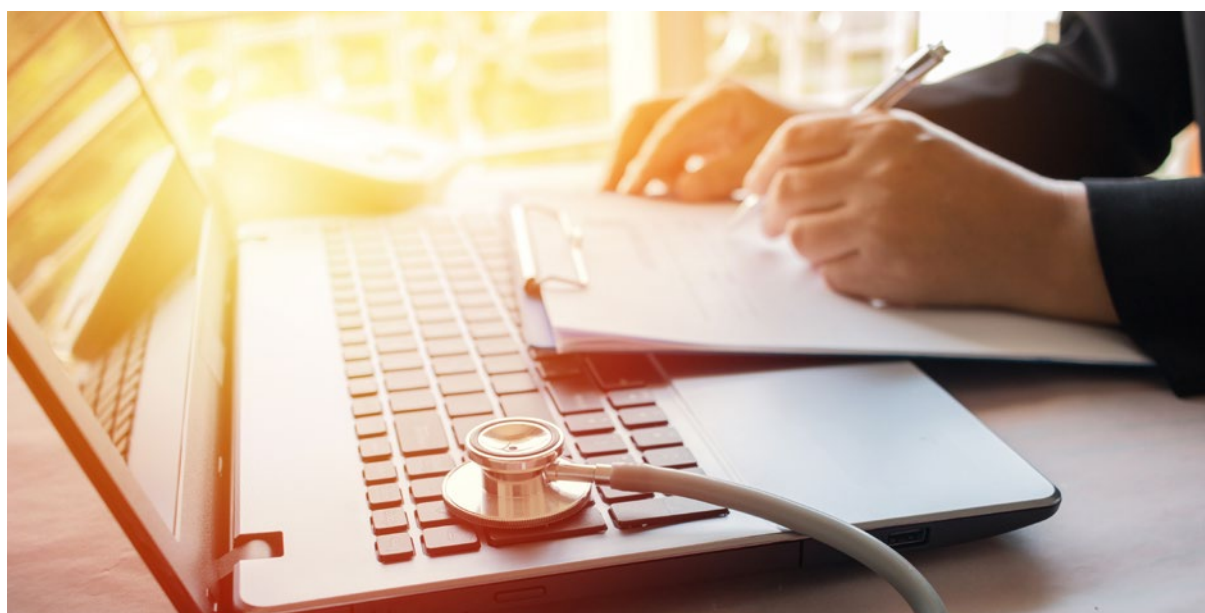
China, Macao, Malaysia, Maldives, Micronesia, Philippines, South Korea, Taiwan, Thailand, Vietnam

Sum assured - US Dollars	Ages 18 to 39 Attained	Ages 40 to 49 Attained	Ages 50 +
1 to 100,000	-	-	D
100,001 - 250,000	-	D	D,E
250,001 - 500,000	B,D,E	B,D,E,G	B,D,E,F,G
500,001 - 1,000,000	A,B,D,E,G	A,B,D,E,F,G	A,B,D,E,F,G,J,K,L
1,000,001 - 2,000,000	A,B,D,E,F,G,I,J,K,O	A,B,D,E,F,G,H,J,K,O	A,B,D,E,F,G,H,J,K,L,O
2,000,001 - 3,000,000	A,B,D,E,F,G,I,J,K,P	A,B,D,E,F,G,H,J,K,P	A,B,D,E,F,G,H,J,K,L,P
3,000,001 - 7,500,000	P,Q	P,Q	P,Q

TABLE 4

Armenia, Azerbaijan, Belarus, Bosnia & Herzegovina, Georgia, Kosovo, Macedonia, Moldova, Montenegro, Serbia

Sum assured - US Dollars	Ages 18 to 39 Attained	Ages 40 to 49 Attained	Ages 50 +
1 to 100,000	D	D	D
100,001 - 250,000	A,D	A,D	A,D,E,F
250,001 - 500,000	A,D,E,F	A,D,E,F	A,D,E,F,H
500,001 - 1,000,000	A,D,E,F,I,O	A,D,E,F,H,O	A,D,E,F,G,H,J,K,L,O
1,000,001 - 3,000,000	A,D,E,F,G,I,J,K,P	A,D,E,F,G,H,J,K,P	A,D,E,F,G,H,J,K,L,P
3,000,001 - 7,500,000	P,Q	P,Q	P,Q

**TABLE 5**

Andorra, Australia, Gibraltar, Iceland, Liechtenstein, New Zealand, Norway, San Marino

Sum assured - US Dollars	Ages 18 to 39 Attained	Ages 40 to 49 Attained	Ages 50 +
1 to 100,000	-	-	D
100,001 - 250,000	-	D	D,E
250,001 - 500,000	D,E	D,E	D,E
500,001 - 1,000,000	A,D,E,O	A,D,E,F,O	A,D,E,F,G,H,J,K,L,O
1,000,001 - 3,000,000	A,D,E,F,G,I,J,K,P	A,D,E,F,G,H,J,K,P	A,D,E,F,G,H,J,K,L,P
3,000,001 - 7,500,000	P,Q	P,Q	P,Q

TABLE 6

Indonesia, Sri Lanka

Sum assured - US Dollars	Ages 18 to 39 Attained	Ages 40 to 49 Attained	Ages 50 +
1 to 100,000	A,D,F	A,D,F	A,D,F
100,001 - 250,000	A,D,E,F,G,I,J,K,M,N,O	A,D,E,F,G,H,J,K,M,N,O	A,D,E,F,G,H,J,K,L,M,N,O
250,001 - 500,000	A,D,E,F,G,I,J,K,M,N,O	A,D,E,F,G,H,J,K,M,N,O	A,D,E,F,G,H,J,K,L,M,N,O
500,001 - 1,000,000	A,D,E,F,G,I,J,K,M,N,O	A,D,E,F,G,H,J,K,M,N,O	A,D,E,F,G,H,J,K,L,M,N,O
1,000,001 - 3,000,000	A,D,E,F,G,I,J,K,M,N,P	A,D,E,F,G,H,J,K,M,N,P	A,D,E,F,G,H,J,K,L,M,N,P
3,000,001 - 7,500,000	P,Q	P,Q	P,Q

TABLE 7

Belize, Bolivia, Chile, Colombia, Costa Rica, Dominican Republic, Guatemala, Guyana, Peru, Suriname, Trinidad & Tobago

Sum assured - US Dollars	Ages 18 to 39 Attained	Ages 40 to 49 Attained	Ages 50 +
1 - 250,000	-	D	A,D,E,F
250,001 - 500,000	A,D	A,D,E,F	A,B,D,E,F,G
500,001 - 1,000,000	A,B,D,E,F,G,O	A,B,D,E,F,G,O	A,B,D,E,F,G,H,J,K,L,O
1,000,001 - 3,000,000	A,B,D,E,F,G,I,J,K,P	A,B,D,E,F,G,H,J,K,P	A,B,D,E,F,G,H,J,K,L,P
3,000,001 - 7,500,000	P,Q	P,Q	P,Q

Note: Countries for all tables valid as at 01/05/24**MEDICAL EVIDENCE KEY**

- A = HIV 1 & 2 test (Rapid test results are not accepted).
- B = HbsAg and Anti-HCV Hepatitis tests.
- C = Gamma GT.
- D = Medical Examination with Microscopic and micro chemical urinalysis.
- E = Lipid Profile (Cholesterol, HDL, LDL, and Triglycerides).
- F = HbA1c.
- G = Liver Function Tests.
- H = Bruce Protocol ECG (min heart rate 220 minus Age x 85%) with at least 5 minutes of recovery.
- I = Echocardiogram.
- J = Full Blood Count and ESR.
- K = Renal Function Tests.
- L = Prostate Specific Antigen.
- M = Full Hepatitis Profile.
- N = Pulmonary Function Tests (FVC, FEV1 and PEFR).
- O = Personal Financial Questionnaire completed by the client.
- P = Personal Financial Questionnaire completed by the client with Third Party Confirmation (from Lawyer, Accountant etc).
- Q = Please submit the Application Form and Financial Questionnaire for underwriting before obtaining any medical evidence.

**PERSONAL ILLUSTRATIONS AND TECHNICAL SUPPORT**

Whilst these guidelines cover all scenarios, a detailed list of the required underwriting requirements will be included on personal illustration output based on your client's age, residency and the level of cover requested.

Our underwriting team are here to help, therefore should you have any questions or wish to discuss anything prior to or following client meetings they can be contacted at underwriting@rl360.com.