

OMW updates underwriting limits and offers a protection webinar

Old Mutual Wealth have made some changes to their underwriting limits to help streamline the underwriting process.

For cases where the sum assured is above £5 million they are now providing indications of what medical underwriting will be needed based on age, example below:

The table below is an indication of the requirements for applications above £5 million.
Please contact an underwriter on 023 8072 6908 or email uw@omwealth.com for the specific requirements.

Level of cover £	Ages up to 30	31-40	41-45	46-50	51-55	56-60	61-65	66+
5 - 9.99 million	GPR, MED & FBP	GPR, MED & FBP	GPR, MED, FBP & Ex ECG	GPR, MED, FBP & Ex ECG	GPR, MED, FBP (incl. PSA) & Ex ECG	GPR, MED, FBP (incl. PSA) & Ex ECG	GPR, MED, FBP (incl. PSA) & Ex ECG	GPR, MED, FBP (incl. PSA) & Ex ECG
10 million up	GPR, MED, FBP & RECG	GPR, MED, FBP & RECG	GPR, MED, FBP & Ex ECG	GPR, MED, FBP & Ex ECG	GPR, MED, FBP (incl. PSA) & Ex ECG	GPR, MED, FBP (incl. PSA) & Ex ECG	GPR, MED, FBP (incl. PSA) & Ex ECG	GPR, MED, FBP (incl. PSA) & Ex ECG

They have also amended their financial limits, depending on the amount of cover needed your client will have to complete either a short financial questionnaire, a full financial questionnaire or a full financial questionnaire plus some additional evidence.

For more information on the underwriting limits please click [here](#).

The Underwriting Limits document on LifeQuote will be updated shortly.

If you are interested in finding out more about Business Protection Old Mutual Wealth are holding a webinar on Wednesday 13th December – register [here](#).



For further information please contact the Adviser Support team on 01243 791199.

Best regards,
LifeQuote Team
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