Income First & Real Life

Underwriting guide.

The Exeter
Health & Life insurance

Income First underwriting guide

Our underwriting approach combines flexibility and expertise with the personal touch you've come to expect from us. If you need help at any point, you can contact your dedicated support team. Their names and phone numbers will appear as soon as you log in to our adviser portal.

Forward thinking processing

Income First combines a simple, adviser-friendly proposition with a seamless service.

Our online adviser platform enables more of your clients to receive an instant decision. The rules-based application journey uses dynamic questioning, designed to gather all of the information we need immediately.

Under 42

If your clients are under age 42, we will not ask for the routine medical evidence that other insurers might - regardless of the benefit level they choose. Our automatic medical limits table can be found on page 10.

Simplified financial underwriting

In today's uncertain world, incomes can fluctuate.

So, we offer the option for clients to fix 100% of their initial benefit by providing financial evidence up front, up to a maximum of £7,500 per month.

Simple service in a complex world

Our protection portal makes it even easier to do business with us.

You can quote and apply for life cover and income protection in one place. The portal allows you to manage multiple quotes from the dashboard and you'll get instant pre-sales underwriting decisions on most cases. For more complex cases, our underwriting team will review cases individually.

Combining technology with the human touch

If you have any questions about an application, our underwriters are here to help.

It may be that your client has a specific medical condition or family history, a high risk occupation or hobby; no matter the question, you can speak to an underwriter directly by calling us.

Our underwriting principles

This section guides you through the underwriting process for Income First, helping your clients get cover faster and more efficiently.

Lifestyle, health and occupations

Please ensure that your client discloses information as accurately as possible.

This will reduce the likelihood of us having to request further medical information or asking them to attend a mini screening to check up-to-date height, weight, blood pressure and urinalysis. Your client's application may take longer to underwrite if there is conflicting evidence between their application form and the GP Report we receive.



Smoking

We may apply a loading if consumption is heavy or your client suffers from a medical condition such as asthma which can be aggravated by smoking. Sometimes we ask for a cotinine test to be carried out to confirm smoking status. This will usually be done by taking a saliva or urine sample.



Alcohol

An application may be loaded, postponed or we may be unable to offer cover if there are indications of excessive alcohol intake. We may ask for a liver function test. We will consider more closely those clients working within the licensed trade and accidents attributed to alcohol or sickness absence from work.



Family history

For conditions with a strong hereditary tendency, we may need to obtain further medical evidence. For example:

Family history of cardiomyopathy - we will need to know the exact type of cardiomyopathy and whether your client has had any investigations regarding the condition.

Family history of Huntington's disease - terms will only be available for clients aged over 50.

Family history of polycystic kidney disease - we will consider terms if your client has had negative investigations.



Height/weight

Your clients' BMI will determine the level of information we require to underwrite their application.



BMI outcomes

BMI	Age 18-29	Age 30-39	Age 40-49	Age 50 and over
0-16	Unable to offer	Unable to offer	Unable to offer	Unable to offer
17-18	small loading may apply	small loading may apply	small loading may apply	small loading may apply
19-28	Standard	Standard	Standard	Standard
29	small loading may apply	Standard	Standard	Standard
30	small loading may apply	small loading may apply	Standard	Standard
31	small loading may apply	small loading may apply	small loading may apply	small loading may apply
32	50%	small loading may apply	small loading may apply	small loading may apply
33	50%	50%	small loading may apply	small loading may apply
34	75%	50%	50%	small loading may apply
35	100%	75%	50%	50%
36	100%	75%	50%	50%
37	125%	100%	75%	50%
38	150%	100%	75%	75%
39	Unable to offer	125%	100%	75%
40	Unable to offer	150%	100%	100%
41	Unable to offer	Unable to offer	125%	100%
42	Unable to offer	Unable to offer	150%	125%
43	Unable to offer	Unable to offer	Unable to offer	150%
44	Unable to offer	Unable to offer	Unable to offer	Unable to offer



Avocations/Sport

Activities which involve a high risk of accident or injury will normally be excluded from applications with short-term waiting periods. Activities such as potholing, rock climbing/mountaineering, motorsports and aviation will normally be excluded for all waiting periods. The exception is amateur rugby where, for short waiting periods, we will rate +50% for the first 7 years of the policy.



Occupation

We may increase premiums for occupations that involve more manual work and higher business mileage. We are unable to offer cover for some occupations, they include:

- Housepersons
- Students. Individual consideration for vocational students who receive payment as part of their course, for example student nurses, apprenticeships (would expect them to disclose the occupation here) or sponsored roles in industry that require some time in classrooms.
- Armed forces personnel (we will exclude people in the UK Reserve Forces)
- Divers
- Underground miners
- Oil rig workers
- Professional sportspersons
- Nightclub or bar security personnel - we will consider this as a second occupation but it would be subject to an exclusion
- Police officers
- Firefighters (not retained firefighters)
- Pilots & flight crew
- Certain equestrian professions, for example those that involve riding horses
- Money brokers/stock brokers
- Merchant mariners or any other similar occupations which require a licence or regular medicals
- Individual consideration will be given to inshore fishermen. We won't cover them if they require a medical assessment to work.

Second occupations

We allow without special terms:

- Retained firefighter
- Special constable
- Mountain rescue
- Part-time lifeboat crew.



Residency and language

To apply, your client must have been a UK resident for the last two years and have been registered with a UK based NHS GP for the same period. Documentary evidence supplied must be in English or officially translated.

Specific conditions



Anxiety/depression/stress

Episodes within the last five years usually result in an exclusion but terms will depend on the severity of symptoms, recurrence, time off work, hospital treatment, self-harm or suicide attempts.



Arthritis

We are unable to offer cover for cases of rheumatoid or psoriatic arthritis. Terms for osteo-arthritis will depend on the number of joints affected, time off work and severity of symptoms.



Asthma

Terms will depend on severity and frequency of symptoms and may require a premium loading. If your client is a smoker a minimum loading of 50% will normally apply.



Back pain/sciatica

Symptoms within the last five years or recurrent episodes will usually result in an exclusion.



Crohn's disease

We will offer a minimum four week waiting period. At best we will apply an exclusion, however if severe we may not be able to offer your client cover.



Diabetes

Terms can be considered following further medical evidence for gestational diabetes (during pregnancy only) and Type 2 diabetes. Unfortunately we are unable to offer cover to clients with Type 1 diabetes.

Terms for Type 2 diabetes may be offered on a minimum four week waiting period subject to your client:

- Providing their most recent HbA1c reading
- Having had a diabetic review within the past 18 months.

Diabete outcomes

These ratings are a guideline only and assume there are no other risk factors or diabetic complications. Ratings applied will also depend on how long ago your client was diagnosed with diabetes.

HbA1c	Age under 30	Age 30-39	Age 40-49	Age 50-59
Less than 4.9% (30mmol/mol or less)	Individual consideration	Individual consideration	Individual consideration	Individual consideration
5.0% to 5.4% (31 to 35 mmol/mol)	75% - 150%	50% - 100%	25% - 75%	25% - 75%
5.5% to 6.4% (36 to 46 mmol/mol)	75% - Unable to offer	50% - 125%	50% - 100%	25% - 75%
6.5% to 7.4% (47 to 57 mmol/mol)	125% - Unable to offer	100% - Unable to offer	75% - Unable to offer	75% - 125%
7.5% to 8.4% (58 to 68 mmol/mol)	Unable to offer	125% - Unable to offer	100% - Unable to offer	75% - 150%
8.5% to 9.4% (69 to 79 mmol/mol)	Unable to offer	Unable to offer	125% - Unable to offer	100% - Unable to offer
9.5% to 10.4% (80 to 90 mmol/mol)	Unable to offer	Unable to offer	150% - Unable to offer	125% - Unable to offer

Drug use

- Cannabis – terms normally possible unless heavy ongoing use or related complications.
- Other drugs – we usually postpone terms until five years since last used assuming that there were no related complications. Medical evidence will normally be required.
- If there is any drug use with alcohol abuse then it's likely that we will be unable to offer cover.

Epilepsy

Terms will depend on the frequency and severity of attacks but if driving is an essential part of your client's job then an exclusion will always be applied.

Fractures

If the fracture is recent it will be subject to individual consideration but not necessarily an exclusion or loading.

Heart murmur

A GP Report may be needed and terms will depend on the cause and severity of the murmur. If special terms apply this will normally be in the form of a loading.

High blood pressure

If the blood pressure is well controlled and no other risk factors are present then we will normally accept at standard rates. We will sometimes ask for a GP Report.

High cholesterol

If the cholesterol is controlled and no other risk factors are present then we will normally accept at standard rates. We will sometimes ask for a GP Report.

HIV positive

We can consider standard terms, dependant on age, subject to:

- Diagnosis over 6 months ago
- Viral load undetectable
- Latest CD4 count of more than 500
- Fully compliant with medication
- No concurrent risk factors including hepatitis or any drug or alcohol misuse.

We can also consider CD4 counts of 350 and above, but this will be subject to an additional rating of +50% as a minimum.



Unfortunately we are unable to offer cover to clients with the following medical conditions:

- AIDS - however we do consider people who are HIV positive, see page 7.
- Hepatitis B or C
- Ischaemic heart disease which includes heart attacks and angina
- Major stroke
- Most recent cancers
- Multiple sclerosis
- Psoriatic arthritis
- Recreational drug use in the last five years (excluding light cannabis use)
- Rheumatoid arthritis
- Transplants
- Type 1 diabetes

The outcome

Once we have reviewed all the information on their application form, and any relevant medical information requested, your client will receive one of the following decisions:

- Standard rates
- Loading (min 50% - max 150%)
- Standard rates with exclusion(s)
- Loading and exclusion(s)
- Postpone
- Unable to offer cover.

We would always prefer to add a loading or exclusion to a policy than not offer cover. Usually, a maximum of three exclusions will be applied before we are unable to offer cover.

If your client has an exclusion applied to their policy, we will add a review date to the terms of the policy wherever possible, usually one to three years after it goes on cover. If they have no recurrences of the excluded condition during this time, they can contact us and we will review whether the exclusion can be removed from their policy.

Providing evidence of income

We offer a fixed benefit option where your client can fix 100% of their monthly benefit, up to a maximum of £7,500 per month. If your client chooses to fix their benefit, we will need financial evidence within six months of the policy starting.

We will require the following:



Employed:

- Last three months' payslip or equivalent
- Last P60.



Self-employed:

- Last two years' HMRC Self Assessment tax returns
- Copies of the last two years of certified accounts.



Company director:

- Last three months' payslips or equivalent
- Last two years' P60s
- Last two years' HMRC Self Assessment tax returns
- Copies of the last two years of certified company accounts.

Our automatic medical limits

The following table shows when we'll ask for medical evidence.

The table is based on your client's age and applies to all applications, regardless of waiting period.

Income First

	Monthly benefit amount						
	Nurse screening	**Cotinine test**	**Blood test**	**GP Report**	**HIV Test**	**Medical Examination**	**Exercise electrocardiogram**
Up to and including age 41	✕	✕	✕	✕	✕	✕	✕
42 - 45	£3,001	£3,001	£4,167	£6,251	£5,001	£5,001	✕
46 - 50	£2,501	£2,501	£3,001	£6,251	£5,001	£5,001	✕
51 - 55	£2,001	£2,001	£2,001	£2,501	£5,001	£5,001	£5,001
56-59	£1,251	£1,251	£1,251	£2,001	£5,001	£5,001	£5,001

Key:

✕ - Not required

Real Life underwriting guide

Our underwriting approach combines flexibility and expertise with the personal touch you've come to expect from us. This guide will help you understand the underwriting process and principles behind our Real Life product.

The list is not exhaustive but represents some of the more common conditions.

If you need help with any conditions not mentioned, you can speak to an underwriter directly by calling **0300 123 3203**.

Condition	Type of information required	How can this be provided	Likely terms
Alcohol abuse/ dependency	■ Is it ongoing? ■ Current liver function test results ■ Is client able to work? ■ Any complications or co-existing conditions (e.g. heart/ mental health problems)?	Customer supplied evidence if recent, otherwise a GPR likely.	If still drinking, we will be unable to cover, otherwise terms dependent on circumstances such as time since last alcohol, success of treatment and liver function. A moderate to large rating is likely.
Atrial fibrillation/ arrhythmias	■ Any symptoms currently? ■ Treatment past and present ■ Any underlying problems? ■ Any complications (e.g. blood clots in the lungs, strokes)?	Customer supplied evidence if treated and controlled and no associated stroke.	Mild and well controlled arrhythmia with no complications would attract a mild rating, otherwise terms dependent on individual circumstances.
BMI	■ Current height and weight ■ Any co-existing health issues?	Customer supplied BMI or a nurse mini screen may be required for a BMI above 45.	For ratings on BMI alone see table on page 16.
Cancer (including Hodgkin's disease and leukaemia)	■ What type? ■ Staging/grading? ■ Treatment and the date it was completed? ■ Any spread from the original site? ■ For breast cancer, the size of the tumour and hormone receptor status.	Customer supplied evidence in the form of the latest oncology follow up letter, otherwise a TGPR is required.	Terms depending on individual circumstances but unable to cover whilst treatment is ongoing and a period thereafter until likely remission, ranging from 2-5 years.

Key to reports:

- GPR - General Practitioners Report
- TGPR - Targeted General Practitioners Report

Key to ratings:

- Mild rating - 50% - 75%
- Moderate rating - 100% - 225%
- Large rating - 250% - 400%

Condition	Type of information required	How can this be provided	Likely terms
Cardiomyopathy	■ What type (e.g. dilated or congestive, restrictive, hypertrophic)? ■ Any symptoms currently? ■ Treatment past and present? ■ Any complications (e.g. heart failure) ■ Is an implantable defibrillator fitted (ICD)?	GPR, though we may be able to consider on customer supplied evidence in the form of the latest cardiology follow up report.	Note we are unable to cover Arrythmogenic right ventricular cardiomyopathy (ARVC). For other cardiomyopathies, terms dependent on individual circumstances. Treated and well controlled (without ICD) with no symptoms and no complications would attract a moderate to large rating. With complications or poor cardiac function, likely unable to offer cover.
Diabetes (Type 1 and 2)	■ Date of diagnosis ■ Type 1 or Type 2? ■ Most recent HbA1c. We will ask for the most recent HbA1c reading at application stage. ■ Any diabetic complications (e.g. diabetic coma, retinopathy, kidney problems, neuropathy i.e. loss of sensation in feet or foot ulcer)? ■ Any other medical conditions?	Customer supplied evidence in the form of the latest diabetic clinic results and details of any complications. A TGPR may be required but many can be accepted from application information.	See tables on pages 17 and 18.
Heart attack	■ Date(s) ■ Any ongoing symptoms (e.g. angina)? ■ Treatment (including stenting, coronary artery bypass grafting)? ■ More than one heart attack or other significant co-morbidities?	TGPR, though we may be able to consider on customer supplied evidence in the form of the latest cardiology follow up report.	We are unable to offer cover if two or more heart attacks or if there is a history of heart attack with diabetes and continuation of smoking. Single treated heart attack with good recovery would attract a mild to moderate rating depending on age and duration since event.

Key to reports:

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Key to ratings:

- Mild rating - 50% - 75%
- Moderate rating - 100% - 225%
- Large rating - 250% - 400%

Condition	Type of information required	How can this be provided	Likely terms
HIV positive	■ Date found to be positive ■ Current CD4 count ■ Current viral load ■ Treatment (e.g. HAART) ■ Details of any opportunistic infections including dates.	Customer supplied evidence in the form of the latest HIV clinic results.	NB: We are unable to offer terms if the applicant has AIDS. Some well treated and well controlled patients with undetectable viral load and high CD4 count may be offered standard rates. Others will attract a mild rating.
Mental illness	■ What type (e.g. anxiety, depression, bipolar disorder)? ■ Treatment past and present (including in-patient treatment)? ■ How many suicide attempts or self harming, if any, and dates?	Customer supplied evidence in the form of the latest mental health review report. Otherwise a TGPR will be required unless controlled anxiety/depression, which can usually be accepted from the application form.	Most mild and well controlled anxiety and depression will attract standard rates provided no complications. The more major or severe mental illnesses will attract a moderate to large rating. We will be unable to cover if multiple or recent suicide attempts.
Multiple sclerosis	■ What type (e.g. relapsing remitting, primary or secondary progressive)? ■ Date of diagnosis ■ Date of last relapse ■ How many relapses per year? ■ Current symptoms, if any? ■ Severity of symptoms (e.g. are any mobility aids required for walking)? ■ Any complications (e.g. bowel/ bladder problems, depression)?	Customer supplied evidence in the form of the latest neurological follow up report, otherwise a GPR required.	The range of severity of MS can be vast and many will be acceptable with a moderate or large rating. We will be unable to consider those with extreme symptoms such as being bed bound and those with rapid progression.

Key to reports:

- GPR - General Practitioners Report
- TGPR - Targeted General Practitioners Report

Key to ratings:

- Mild rating - 50% - 75%
- Moderate rating - 100% - 225%
- Large rating - 250% - 400%

Condition	Type of information required	How can this be provided	Likely terms
Stroke *NB: A TIA (or mini stroke) is less severe than a full stroke so it is important to make the distinction in disclosure.*	■ Date(s) ■ Treatment past and present ■ Severity of any residual physical/mental problems ■ Any ongoing risk factors such as hypertension or smoking ■ Age when had stroke.	Customer supplied evidence in the form of the latest stroke clinic review report, otherwise GPR will be required.	Ratings for a mild stroke in middle age more than 3 years ago with good recovery and no risk factors would attract a moderate rating. Rating may be higher or lower with time since recovery, age at diagnosis and classification of stroke, e.g. mild, moderate or severe. A single TIA would attract a mild rating. We are unable to cover multiple strokes.

Key to reports:

- GPR - General Practitioners Report
- TGPR - Targeted General Practitioners Report

Key to ratings:

- Mild rating - 50% - 75%
- Moderate rating - 100% - 225%
- Large rating - 250% - 400%

BMI table

Ratings are based on the applicant having no other co-morbidities.

BMI	Age 18-29	Age 30-39	Age 40-49	Age 50-59	Age 60-69	Age 70 and over*
30	25	0	0	0	0	0
31	25	25	25	0	0	0
32	25	25	25	25	0	0
33	50	25	25	25	25	0
34	50	50	25	25	25	25
35	50	50	50	25	25	25
36	75	50	50	50	25	25
37	75	75	50	50	50	25
38	100	75	75	50	50	50
39	100	100	75	75	50	50
40	125	100	100	75	75	50
41	150	125	100	100	75	50
42	150	150	125	100	75	50
43	175	150	125	100	100	75
44	200	175	150	125	100	75
45	225	200	150	125	100	75
46	250	200	175	150	125	75
47	275	225	200	150	125	100
48	300	250	200	175	150	100
49	325	275	225	175	150	100
50	350	300	250	200	175	100
51	400	325	275	225	175	125
52	425	350	300	250	200	125
53	475	400	325	250	200	125
54	525	425	350	275	225	150
55	575	475	375	300	250	150
56	Unable to cover	Unable to cover	Unable to cover	Unable to cover	Unable to cover	Unable to cover

Type 1 diabetes rating table

HbA1c	Age 18-29	Age 30-39	Age 40-49	Age 50-59	Age 60-69	Age 70 and over
Less than 4.9% (30mmol/mol or less)	Individual consideration	Individual consideration	Individual consideration	Individual consideration	Individual consideration	Individual consideration
5.0% to 5.4% (31 to 35 mmol/mol)	175-275	125-200	100-175	75-125	25-100	25-75
5.5% to 6.4% (36 to 46 mmol/mol)	150-275	100-200	75-150	50-125	25-75	25-75
6.5% to 7.4% (47 to 57 mmol/mol)	175-275	125-225	100-175	75-150	50-100	25-75
7.5% to 8.4% (58 to 68 mmol/mol)	200-300	150-250	125-200	100-175	75-125	50-100
8.5% to 9.4% (69 to 79 mmol/mol)	225-350	175-275	150-250	125-200	100-175	50-125
9.5% to 10.4% (80 to 90 mmol/mol)	250-400	200-325	175-275	150-250	125-200	75-150
10.5% to 10.9% (91 to 96 mmol/mol)	275-Unable to cover	225-350	200-325	175-275	150-250	100-175
11.0% to 11.4% (97 to 101 mmol/mol)	Unable to cover	250-375	225-350	200-300	175-275	125-200
11.5% to 11.9%/mol (11.nd above (102 to 107 mmol/mol and above)	Unable to cover	Unable to cover	250-375	225-350	175-300	125-225
12.0% to 12.4%/mol (12.nd above (108 to 112 mmol/mol and above)	Unable to cover	Unable to cover	Unable to cover	250-375	200-325	150-250
12.5% to 12.9%/mol (12.nd above (113 to 118 mmol/mol and above)	Unable to cover	Unable to cover	Unable to cover	Unable to cover	225-350	175-275
13.0% to 13.4%/mol (13.nd above (119 to 123 mmol/mol and above)	Unable to cover	Unable to cover	Unable to cover	Unable to cover	Unable to cover	200-300
13.5% and above (124 mmol/mol and above)	Unable to cover	Unable to cover	Unable to cover	Unable to cover	Unable to cover	Unable to cover

Ratings will depend on duration of diabetes and may be higher due to the following:

- Blood pressure and cholesterol
- BMI
- Diabetic complications.

Type 2 diabetes rating table

HbA1c	Age 18-29	Age 30-39	Age 40-49	Age 50-59	Age 60-69	Age 70 and over
Less than 4.9% (30mmol/mol or less)	Individual consideration	Individual consideration	Individual consideration	Individual consideration	Individual consideration	Individual consideration
5.0% to 5.4% (31 to 35 mmol/mol)	100-175	50-125	50-100	25-75	25-50	0-50
5.5% to 6.4% (36 to 46 mmol/mol)	75-150	50-100	25-75	25-75	0-50	0-50
6.5% to 7.4% (47 to 57 mmol/mol)	125-225	100-175	50-125	25-75	25-50	0-50
7.5% to 8.4% (58 to 68 mmol/mol)	150-250	100-175	75-125	50-100	25-75	0-50
8.5% to 9.4% (69 to 79 mmol/mol)	200-300	125-225	100-175	50-125	50-100	25-75
9.5% to 10.4% (80 to 90 mmol/mol)	250-375	175-275	125-200	75-150	50-125	25-100
10.5% to 10.9% (91 to 96 mmol/mol)	275-Unable to cover	200-325	150-250	100-200	75-150	50-100
11.0% to 11.4% (97 to 101 mmol/mol)	Unable to cover	225-350	175-275	125-200	100-175	75-125
11.5% to 11.9%/mol (11.nd above (102 to 107 mmol/mol and above)	Unable to cover	Unable to cover	200-300	150-250	100-200	75-150
12.0% to 12.4%/mol (12.nd above (108 to 112 mmol/mol and above)	Unable to cover	Unable to cover	Unable to cover	175-275	125-225	100-175
12.5% to 12.9%/mol (12.nd above (113 to 118 mmol/mol and above)	Unable to cover	Unable to cover	Unable to cover	Unable to cover	150-250	100-200
13.0% to 13.4%/mol (13.nd above (119 to 123 mmol/mol and above)	Unable to cover	Unable to cover	Unable to cover	Unable to cover	Unable to cover	125-225
13.5% and above (124 mmol/mol and above)	Unable to cover	Unable to cover	Unable to cover	Unable to cover	Unable to cover	Unable to cover

Ratings will depend on duration of diabetes and may be higher due to the following:

- Blood pressure and cholesterol
- BMI
- Diabetic complications.

Our automatic medical limits

The following table outlines our automatic medical limits.

If your client chooses a sum assured above the limits in the table for their age, we will require further medical evidence to support their application.

Age / Sum assured	Up to and including age 40	41–50	51–55	56–60	61–65	66–70	71–75	Over 75
> £100,000								GPR
> £150,000							GPR	GPR/ME Cotinine Bloods
> £200,000						GPR	GPR	GPR/ME Cotinine Bloods
> £300,000					GPR	GPR/ME Cotinine Bloods	GPR/ME Cotinine Bloods	GPR/ME Cotinine Bloods
> £400,000				GPR	GPR	GPR/ME Cotinine Bloods	GPR/ME Cotinine Bloods	GPR/ME Cotinine Bloods
> £500,000			GPR	GPR/ME Cotinine Bloods	GPR/ME Cotinine Bloods	GPR/ME Cotinine Bloods	GPR/ME Cotinine Bloods	GPR/ME Cotinine Bloods
> £750,000	Mini-S Cotinine Bloods	GPR	GPR/ME Cotinine Bloods	GPR/ME Cotinine Bloods	GPR/ME Cotinine Bloods	GPR/ME Cotinine Bloods	GPR/ME Cotinine Bloods	GPR/ME Cotinine Bloods EECG
> £1m	Mini-S Cotinine Bloods/GPR	GPR/ Mini-S Cotinine Bloods	GPR/ME Cotinine Bloods	GPR/ME Cotinine Bloods	GPR/ME Cotinine Bloods	GPR/ME Cotinine Bloods/ EECG	GPR/ME Cotinine Bloods/ EECG	GPR/ME Cotinine Bloods/ EECG
> £1.5m	Mini-S Cotinine Bloods/GPR HIV	GPR/ Mini-S Cotinine Bloods/ HIV	GPR/ME Cotinine Bloods/ HIV	GPR/ME Cotinine Bloods HIV/EECG	GPR/ME Cotinine Bloods/ EECG	GPR/ME Cotinine Bloods/ EECG	GPR/ME Cotinine Bloods/ EECG	GPR/ME Cotinine Bloods/ EECG
> £2m	IC	IC	IC	IC	IC	IC	IC	IC

Key:

GPR	General Practitioners Report
Mini-S	Mini Screening
HIV	HIV Test
Cotinine	Cotinine Test (for non-smokers only)
ME	Medical Examination
Bloods	Blood test including fasting lipids/LFTs/ RFTs/full blood haematology
EECG	Exercise Electrocardiogram
IC	Individual Consideration

For more information, please visit our website:
the-exeter.com

The legal blurb

The Exeter is a trading name of Exeter Friendly Society Limited, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Register number 205309) and is incorporated under the Friendly Societies Act 1992 Register No. 91F with its registered office at Lakeside House, Emperor Way, Exeter, England EX1 3FD.

The Exeter
Health & Life insurance

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