

DECLARATION OF HEALTH FORMS

Loan Balances UP to £3000.00: All members between the ages of 16 and 80 are automatically insured up to a total loan balance of £3000.00 regardless of whether or not they are working or in good health. A Declaration of Health form is not required in this case.

Loan Balances over £3000.00: Where a member is in good health or is carrying out the normal duties of his occupation, a Declaration of Health is not required up to the following limits:

For members aged 40 years and under:	£30,000
For members aged between 40 and 55:	£20,000
For members aged over 55 years:	£15,000

For loans over these limits, a Declaration of Health form is always required.

The Disability Cover Limit is:	£30,000
For Members aged 70 years and over the maximum insurable loan balance is	£30,000

Loans over £180,000

The underwriter has insisted that a Private Medical Attendants report will always be required from now on (irrespective of the member's state of health) and where a member is over 55, this limit is reduced to **£80,000**.

Summary

If your member is in good health

Or

Is carrying out their normal duties of their occupation in the normal manner

Or

you only *** require a Declaration of Health

Or

the member falls into the shaded categories below.

TOTAL LOAN OUTSTANDING	AGE CATEGORIES			
	16 TO 40	40 TO 55	55 TO 70	Over 70's rider 70+ to 80
£3000 to £15,000				
£15,001 to £20,000				
£20,001 to £30,000				
£30,001 and over				NO COVER

*** Exception: Members that previously made a disability claim must always complete a DOH.

Note: The maximum disability cover available is £30,000