



# Income Protection Underwriting

A guide for financial advisers

# Contents

A Guide to the underwriting process	Page 1
Financial underwriting	Page 2
Occupations	Page 4
Occupational class list	Page 6
Automatic medical evidence	Page 12
Typical underwriting decisions and their meanings	Page 13
Medical conditions	Page 14
Unacceptable risks	Page 19
Hobbies and pastimes	Page 20

# A Guide to the underwriting process

An important part of the Income Protection application process is underwriting. This is the process where we make an assessment of your client's earnings, occupation, medical history – including their family history – and their hobbies and pastimes, in order to ensure that all clients are charged the correct premium.

You should advise your client to provide as much detail as they can during the application process so that, in the event of an eligible claim, payments can be made easily and as quickly as possible.

To help make this process easier for you and your clients, we have developed a guide to show you how we treat earnings, occupations, medical conditions, hobbies and pastimes.

It is important to note that this is only a guide, and that actual decisions will be based on your client's application and subsequent underwriting.

If you have any questions please email [lifeunderwriting@aviva.ie](mailto:lifeunderwriting@aviva.ie)

Alternatively you can phone our helpdesk on **1850 711 711**.

## Abbreviated terms used in the underwriting of Income Protection

<b>BMI</b>	Body Mass Index	<b>GPR</b>	General Practitioner's Report
<b>CIN</b>	Cervical Intra-epithelial Neoplasia	<b>HIV</b>	Human Immunodeficiency Virus (HIV) Test
<b>CMO</b>	Chief Medical Officer	<b>Lipids</b>	Cholesterol Test
<b>DP</b>	Deferred Period	<b>MER</b>	Medical Examination Report
<b>EX</b>	Exclusion	<b>NT</b>	Normal Terms
<b>EXECG</b>	Exercise Electrocardiogram	<b>PA</b>	Per annum
<b>FBC</b>	Full Blood Count		

# Financial underwriting

## Maximum Benefits

The maximum income protection benefit is the lesser of the following:

- **The maximum benefit of €200,000 before indexation**

OR

- **For Company directors**

The maximum permitted benefit is 75% of gross basic salary with **no deduction for social welfare illness benefit**.

Discretionary bonuses and dividends from the employer are not included in gross basic salary.

- **For Self-employed**

The maximum permitted benefit is 75% of net relevant earnings.

- **For Employees**

The maximum permitted benefit is 75% of gross basic salary less the **personal rate** of social welfare illness benefit, **whether claimed or not**. Discretionary bonuses are not included in gross basic salary.

- **For Homemakers/Carers**

Aviva are the only income protection provider who will pay a benefit for people working part-time or are engaged full time in household duties or in caring for an elderly, ill or disabled relative. Aviva recognises the value of this work and if someone is unable to perform household duties, we will pay them a benefit of €15,000 per annum.

We also provide cover for the same amount with the same conditions to full time carers i.e. looking after an ill, disabled or elderly relative without pay.

## At claim stage

In the event of a claim, the insured benefit will have to be financially justified. By this we mean we must receive evidence of earnings to make sure that they justify the insured benefit payable under the policy.

- **For self-employed** we will evaluate average annual net relevant earnings for the 3 most recent years prior to disability, where we define net relevant earnings as net profit as assessed for income tax purposes.
- **For company directors and employees** we will evaluate average annual earnings from employment (excluding discretionary bonuses, dividends from employer and overtime).

A deduction will be made for other income, including any state welfare benefit (whether claimed or not), other income protection benefit, earned income, sick pay or ill-health retirement income that a claimant is still receiving during the claim. No deduction will be made for pension income from previous employment, investment income or rental.

For **company directors**, a further deduction will be made for dividend income from the employer that a claimant is receiving during the claim, which is in excess of the average dividend received from the employer in the previous 36 consecutive months prior to disability.





# Occupations

As occupation plays a key part in Income Protection underwriting, it is vital that full details of the occupation are given to avoid the need to request further information once the underwriting process is taking place.

## How we define occupations

At the heart of an income protection policy is the definition of disability – put simply, the inability to work because of illness or injury.

We will define disability according to either ‘Own occupation’ or ‘Work Tasks’ as confirmed by us.

### Own occupation

The **own occupation** definition of disability means a policyholder is unable to carry out the **essential duties** of their normal job, and that they are not doing any other paid work. Essential duties are those duties that cannot be reasonably omitted without preventing them from carrying out their normal occupation.

We place different occupations into different categories, according to the risk they pose, as follows:

**Occupational class 1)** Professional, managerial occupations, administration, clerical

**Occupational class 2)** Occupations involving occasional manual work

**Occupational class 3)** Skilled non-manual and manual occupations

**Occupational class 4)** Partly skilled and unskilled manual occupations

### Work tasks

While in the majority of cases we will offer ‘own occupation’, for some occupations such as homemaker, HGV driver, journalist, where we are unable to offer ‘own occupation’, the **‘work tasks’** definition of disability is applied. What this means is that we will pay a benefit if a policyholder is unable to perform at least three of the following tasks to a defined level of competency.

- **Walking**
- **Rising/Sitting**
- **Fine Hand Control**
- **Communication**
- **Eyesight**
- **Lifting and carrying**

By Disability (or Disabled) we mean inability, as a result of illness or injury, to perform (with aids or adaptations) at least three of the criteria listed in the next column.

Evidence must be supplied that the condition has been investigated and is being managed by a relevant medical

consultant and that appropriate medical advice and treatment has been complied with.

Where appropriate, Aviva will arrange an assessment by a health professional relevant to the condition, e.g. Occupational Therapist.

### Definitions of disability under ‘Work tasks’

- **Walking**  
The ability to walk more than 200m on a level surface without stopping due to breathlessness or severe pain elsewhere in the body (NOTE: a claim under this section must be supported by evidence that the member has been taking appropriate medication prescribed by the relevant medical professional).
- **Rising/Sitting**  
The ability to rise and sit using a chair with arms without the help of another person.
- **Fine hand control**  
The ability to remove five paracetamol from a blister pack in 60 seconds.
- **Communication**  
The ability to hear (with a hearing aid or other aid if normally used) and speak with sufficient clarity to be able to hold a conversation in a quiet room in your first language (NOTE: a claim under this section must be supported by evidence that the condition has been investigated and is being managed by a relevant medical professional in the field).
- **Eyesight**  
Decreased visual ability such as that even when tested with the use of visual aids, vision is measured at 6/60 or worse in the better eye using a Snellen eye chart.
- **Lifting and carrying**  
The ability to lift (from bench height) and carry a 2kg weight, 10m and place it back down at bench height.

## Declined occupations

Some occupations, due to the degree of occupational risk involved will not be accepted by us for Income Protection, other occupations will only be accepted based on the 'Work Tasks' definition of disability. This risk could be due to working with exposure to the elements, working in confined spaces, with hazardous materials, or significant foreign travel to 'dangerous' countries.

Information that will need to be included would be if the client works:

- At heights
- Underground
- Offshore
- Underwater

Or works with:

- Hazardous chemicals
- Explosives
- Machinery

This may apply to other job titles your client may have.

Please provide a full explanation of duties if you are unsure.

Please note: People working at heights over 40 feet except those who work with a solid floor beneath them, are generally declined unless it is on a very occasional basis only.

The following are occupations where we would be unable to offer cover:

- People who deal with explosives
- Armed forces
- Anyone who works at heights
- Commercial Divers
- People in the security services
- Professional sportspersons
- Part time (who work fewer than 16 hours per week) or seasonal workers

# Occupational class list

## Key to occupational class list

**D** Decline

**1** Professional, managerial occupations, administration, clerical

**2** Occupations involving occasional manual work

**3** Skilled non-manual and manual occupations

**4** Partly skilled and unskilled manual occupations

**W** Work Tasks

<b>A</b> _____	Artist .....1W	Bookbinder ..... 2
Abattoir Worker.....D	Artistic Director..... 1	Bookmaker .....3W
Accountant..... 1	Asbestos Worker.....D	Bookseller ..... 2
Accounts Administration..... 1	Assembler..... 4	Boutique Manager ..... 2
Actor/Actress .....2W	Assessor..... 1	Bricklayer..... 4
Actuary..... 1	Assistant Store Manager .....D	Broadcaster.....2W
Acupuncturist ..... 1	Assistant Farm Manager..... 3	Broker..... 1
Administration ..... 1	Assistant Store Manager ..... 2	Builder ..... 4
Advertising – Office ..... 1	Athlete .....D	Building Construction >50ft.....D
Advertising Director ..... 1	Auctioneer..... 1	Building Consultant ..... 1
Advertising Executive ..... 1	Audiology Technician..... 2	Building Contractor >50ft .....D
Aerial Erector ..... 3	Auditor..... 1	Building Developer..... 1
Aerial Erector >50ft .....D	Author.....1W	Building Foreman..... 2
Agricultural Consultant..... 1	Auto Electrician..... 4	Building Inspector ..... 1
Agricultural Contractor ..... 4	Automation Engineer..... 3	Building Supplies..... 3
Agricultural Scientist ..... 1	<b>B</b> _____	Building Surveyor ..... 1
Air Condition Installer ..... 4	B & B Proprietor ..... 2	Building Technician ..... 2
Air Traffic Controller/Clerk .....1W	Bailiff ..... 2	Bulldozer Driver .....D
Aircraft Engineer..... 3	Baker ..... 3	Bus Driver/Inspector .....3W
Aircraft Handler ..... 3	Bar Manager..... 4	Business Account Manager ..... 1
Aircraft Technician ..... 3	Barber..... 2	Business Analyst..... 1
Aircrew (Civil) .....D	Barge Worker .....4W	Business Consultant ..... 1
Aircrew (Military) .....D	Barman..... 4	Business Development Manager..... 1
Airline Groundstaff ..... 3	Barrister At Law ..... 1	Butcher (Factory – Slaughtering)..... 3
Airline Pilot.....D	Beautician..... 2	Buyer ..... 1
Airport Police & Fire Brigade.....D	Billboard Sign Erector..... 4	<b>C</b> _____
Alarm Fitter..... 3	Biologist..... 1	Cabinet Maker ..... 4
Ambulance Service.....3W	Biotechnician ..... 1	Cable Technician..... 4
Anaesthetist..... 1	Blacksmith ..... 4	Caddy.....D
Antique Dealer..... 2	Blind Supplier/Fitter..... 2	Cafe Manager..... 2
Archaeologist..... 2	Boat Builder ..... 4	Calibration Engineer ..... 1
Architect..... 1	Body Guard .....D	Call Centre Staff ..... 1
Architectural Technician..... 1	Bomb Disposal .....D	Cameraman.....D



Car Kit Installer .....	4
Car Sales.....	2
Care Assistant.....	3
Caretaker.....	3
Carpenter .....	4
Carpet Maker .....	4
Cartographer .....	1
Caterer .....	2
Catering Manager.....	1
Chauffeur .....	2W
Chef .....	2
Chemical Engineer .....	2
Chemist.....	2
Chief Executive .....	1
Chief Financial Officer.....	1
Chief Operations Officer .....	1
Childcare Worker.....	2
Childminder.....	2
Chimney Sweep.....	4
Chiropodist.....	2
Chiropractor .....	2
City Councillor .....	1
Civil Engineer.....	1
Civil Servant.....	1
Claims Adjuster.....	1
Cleaner.....	4
Clergyman .....	1
Clerical Worker.....	1
Clinical Psychologist.....	2
Clock Maker/Repairer.....	3
Co Director – Agriculture .....	1
Co Director – Arts.....	1
Co Director – Clerical.....	1
Co Director – Construction .....	1
Co Director – Distribution .....	1
Co Director – Education .....	1
Co Director – Energy.....	1
Co Director – Engineer .....	1
Co Director – Health .....	1
Co Director – Industrial .....	1
Co Director – Leisure.....	1
Co Director – Manual.....	1
Co Director – Mining .....	1
Co Director – Oil Or Gas Rigs .....	1
Co Director – Other .....	1
Co Director – Sales.....	1
Co Director – Scientist.....	1
Co Director – Software Co .....	1
Co Director – Transport.....	1
Co Director – Welfare .....	1
Coach Driver.....	3W
Collection Services Manager .....	1
College Principal .....	2
Commercial Pilot.....	D
Communications Executive .....	1
Community Worker .....	3
Company Administrator.....	1
Company Executive.....	1
Company General Manager.....	1
Company Secretary.....	1
Complaints Investigator .....	1
Compliance .....	1
Computer Business Analyst.....	1
Computer Consultant .....	1
Computer Operator .....	1
Computer Software Design / Engineer ..	1
Computer System Administrator .....	1
Computer Technician.....	1
Computer Trainer .....	1
Concrete Erector.....	D
Conservation Consultant.....	1
Construction Project Manager.....	2
Consultant – It/Business .....	1
Consultant Engineer .....	1
Consultant Neurosurgeon .....	1W
Consultant Pathologist.....	1
Consultant Physician .....	1
Cook .....	2
Cooper .....	4
Copywriter.....	1
Council Worker.....	2
Counsellor .....	1
Courier (Van) .....	3W
Crane Driver .....	D
Creche Owner .....	2
Credit Controller.....	1
Crop Sprayer.....	D
Curator.....	1
Customs & Excise Officer .....	1
<b>D</b> .....	
Dairy Farmer .....	3
Dancer.....	3W
Data Analyst .....	1
Debt Collector .....	D
Decorator .....	4
Decorator – Domestic >50ft.....	D
Delivery Driver.....	3W
Demolition Worker .....	D
Dental Nurse.....	2
Dental Technician .....	2
Dentist.....	3
Dietician .....	1
Digger Driver .....	D
Diplomat.....	1W
Director .....	1
Dispatch Rider.....	D
Diver .....	D
Docker.....	D
Doctor .....	1
Doorman .....	D
Doorman (Hotel).....	3W
Draper .....	2
Draughtsman.....	1
Dressmaker.....	2
Driller.....	D
Driving Examiner.....	2W
Driving Instructor .....	2W
Dry Cleaner.....	3
Dustman.....	D
<b>E</b> .....	
Economist.....	1
Editor.....	1
Electrical Engineer.....	3
Electrician .....	3
Engraver .....	2
Entertainer.....	3W
Environmental Health Officer .....	1
Estate Agent.....	1
Events Co Ordinator.....	1
Excavation Driver .....	D
<b>F</b> .....	
Fabricator .....	4
Factory Manager.....	1
Factory Worker .....	4
Farm Labourer .....	4
Farm Manager .....	3
Farmer .....	3
Fence Erector .....	4

Ferryman .....	4W	Gym Industry .....	D	<b>L</b> .....	
Film Editor .....	1	Gynaecologist .....	1	Laboratory Technician .....	2
Film Producer .....	1	<b>H</b> .....		Land Agent .....	1
Finance Director .....	1	Hairdresser .....	2	Lecturer .....	3
Financial Advisor .....	1	Handyman .....	D	Legal Executive .....	1
Financial Consultant .....	1	Harbour Master .....	1	Legal Profession .....	1
Financial Controller .....	1	Hardware Engineer .....	2	Legal Secretary .....	1
Fire Prevention Officer .....	2	Haulier .....	4W	Librarian .....	1
Firefighter .....	D	Head Teacher .....	3	Life Boatman .....	D
Fish Farmer .....	3	Helicopter Pilot/Navigator .....	D	Life Guard .....	3
Fisherman .....	D	Hoist Operator .....	4	Literary Agent .....	1
Fishmonger .....	2	Home Maker .....	1W	Locksmith .....	3
Fitness Instructor .....	D	Horticulturist .....	3	Logistics Manager .....	1
Fitter .....	4	Hospital Midwife .....	3	Lorry Driver .....	4W
Floorman .....	D	Hotel Manager .....	2	Loss Adjuster .....	1
Florist .....	2	Hotelier .....	2	Lumberjack .....	D
Forester .....	D	House Person .....	1W	<b>M</b> .....	
Fork Lift Driver .....	4W	Human Resources .....	1	Machine Operator .....	4
Foundryman .....	4	<b>I</b> .....		Maintenance Engineer .....	4
Freight Clerk/Manager .....	1	IT Company Director .....	1	Maintenance Technician .....	4
French Polisher .....	3	IT Consultant .....	1	Management Accountant .....	1
Fuel Merchant .....	1	IT Engineer .....	2	Management Consultant .....	1
Funeral Director .....	1	IT Manager .....	1	Managing Director .....	1
Furniture Maker .....	3	IT Programmer .....	1	Manufacturers Agent .....	1
Furniture Maker – Factory .....	4	IT Project Manager .....	1	Marine Engineer .....	4
Furniture Removal .....	4	IT Technician .....	1	Market Gardener .....	3
Furniture Retailer .....	2	Industrial Fitter .....	4	Marketing Assistant .....	1
<b>G</b> .....		Information Officer .....	1	Marketing Consultant .....	1
Game Keeper .....	3	Inspector Of Taxes .....	1	Marketing Director .....	1
Garda .....	D	Insurance Broker .....	1	Marketing Executive .....	1
Gardener .....	3	Insurance Clerk .....	1	Marketing Manager .....	1
Gas Installer .....	3	Insurance Consultant .....	1	Masseur .....	D
Gas Pipe Layer .....	4	Insurance Loss Adjuster .....	1	Matron .....	1
General Practitioner .....	1	Interior Designer .....	1	Mechanic .....	4
Geologist .....	1	Interpreter .....	1	Medical Secretary .....	1
Gilder .....	3	Investment Analyst .....	1	Merchandiser .....	2
Glass Blower .....	4	Investment Manager .....	1	Merchant Navy .....	4W
Glass Cutter .....	4	Investment Portfolio Manager .....	1	Metal Industry Worker .....	D
Goldsmith .....	3	<b>J</b> .....		Meteorologist .....	1
Golf Professional .....	D	Jeweller .....	3	Meter Collector .....	2
Graphic Designer .....	1	Joiner .....	4	Milkman .....	3W
Grave Digger .....	4	Journalist .....	1W	Milliner .....	3
Greenkeeper .....	3	Judge .....	1	Miner .....	D
Grocer .....	2	<b>K</b> .....		Montessori Teacher .....	3
Groundsman .....	3	Kitchen Designer .....	1	Mortgage Advisor .....	1
Guidance Counsellor .....	1	Kitchen Staff .....	3	Mortgage Broker .....	1

Mortuary Attendant.....	3
Motorcycle Courier .....	D
Musician.....	2W
<b>N</b> .....	
Naval Service.....	D
Nurse.....	3
<b>O</b> .....	
Occupational Therapist .....	1
Off-Licence Manager .....	4
Optician.....	1
Orthodontist.....	2
<b>P</b> .....	
Packaging Technician.....	4
Paediatrician .....	1
Paint Sprayer.....	4
Painter.....	4
Panel Beater.....	4
Paramedic.....	3W
Parts Salesman.....	2
Pastor .....	1
Patent Attorney .....	1
Pathologist.....	1
Paving Contractor .....	D
Payroll Administrator.....	1
PE Instructor .....	3W
Pensions Administrator .....	1
Personal Assistant .....	1
Personal Trainer .....	D
Petrol Pump Attendant .....	2
Pharmaceutical Technician .....	2
Pharmacist.....	2
Pharmacist Assistant .....	2
Pharmacist Technician.....	2
Photo Editor.....	1
Photographer.....	D
Physiotherapist.....	2
Piano Tuner/Repairer.....	3
Pilot.....	D
Pipefitter – Commercial.....	4
Pizza Delivery .....	3W
Plant Hire Operator.....	D
Plasterer.....	3
Plate Layer (Trains).....	D
Plumber.....	3
Plumbing & Heating Supplier .....	D
Political Advisor.....	1
Porter .....	3
Portfolio Assistant.....	1
Portfolio Manager.....	1
Postal Clerk.....	1
Postman .....	3
Postmaster.....	1
Pottery Industry.....	3W
PR Consultant .....	1
PR Director.....	1
Pre Caster (Concrete).....	D
Press Officer.....	1
Priest .....	1
Primary Teacher .....	3
Principal.....	2
Print Finisher.....	3
Printer.....	3
Prison Governor .....	1
Prison Officer .....	3
Probation Officer .....	2
Process Operator.....	4
Procurement Manager Construction .....	2
Product Manager .....	1
Production Manager .....	1
Production Operative .....	4
Production Technician.....	2
Professional Model.....	D
Professional Rugby Player.....	D
Professor.....	1
Project Engineer.....	1
Project Manager .....	1
Property Consultant.....	1
Property Developer .....	1
Property Manager.....	1
Psychiatric Nurse.....	3
Psychiatrist.....	2
Psychologist.....	2
Public Health Nurse.....	3
Publican.....	4
Publicist .....	1
Publisher.....	1
Purchasing Manager .....	1
Purchasing Officer.....	1
<b>Q</b> .....	
Quality Control Manager .....	2
Quantity Surveyor .....	D
Quarry Manager .....	1
Quarry Worker (Explosives).....	D
Quarry Worker (No Explosives) .....	4W
<b>R</b> .....	
Race Horse Trainer .....	3
Radiographer .....	1
Radiologist.....	2
Railway Worker.....	3
Receptionist.....	1
Recruitment Consultant .....	1
Refrigeration Service Engineer.....	D
Refuse Collector.....	D
Repair Technician.....	4
Researcher .....	1
Resource Officer .....	1
Restaurateur .....	2
Retail Assistant.....	2
Retail Manager .....	1
Revenue Official.....	1
Riding Instructor .....	D
Rigger .....	D
Risk Manager.....	1
Roadsweeper .....	D
Roofer .....	4W
<b>S</b> .....	
Safety Officer.....	1
Sales Assistant .....	2
Sales Director.....	1
Sales Executive.....	1
Sales Manager .....	1
Sales Rep .....	2W
Scaffolder .....	D
School Principal.....	2
School Teacher .....	3
Scientist.....	1
Scrap Dealer .....	D
Sculptor .....	1W
Secretary.....	1
Security Guard .....	4
Security Officer .....	4
Senior Council .....	1
Service Engineer.....	3
Sewing Machinist.....	3
Sheet Metal Worker.....	4
Ship Building .....	4
Shipping Clerk .....	1
Shoe Merchant .....	1

Shop Assistant .....	2	Systems Analyst .....	1	Tunnel Worker .....	D
Shop Fitter .....	4	Systems Support Engineer .....	1	Turf Accountant .....	3W
Shopkeeper .....	2	Systems Tester .....	1	TV Producer .....	1
Shotblaster .....	4	<b>T</b> .....		TV/Radiocommentator .....	D
Signalman .....	2	Tailor .....	2	Typist .....	1
Signwriter .....	3	Take Away Owner .....	2	Tyre Depot Owner .....	2
Silversmith .....	3	Tarmacadam Contractor .....	D	<b>U</b> .....	
Site Foreman .....	2	Tax Advisor .....	1	Undertaker .....	1
Site Manager .....	2	Tax Consultant .....	1	Underwriter .....	1
Slater .....	4W	Taxi Driver .....	3W	Upholsterer .....	3
Social Worker .....	2	TD .....	1	<b>V</b> .....	
Software Consultant .....	1	Teacher .....	3	Valuer .....	1
Software Developer .....	1	Telephone Engineer .....	3	Van Courier .....	3W
Soldier .....	D	Telesales .....	1	Van Driver .....	3W
Solicitor .....	1	Television Editor .....	1	Venture Capitalist .....	1
Song Writer .....	1W	Television Presenter .....	2W	Veterinary Nurse .....	2
Special Needs Assistant .....	3	Television Producer .....	1	Veterinary Surgeon .....	2
Spectacle Maker .....	2	Test Technician .....	2	<b>W</b> .....	
Speech & Language Therapist .....	1	Thatcher .....	4	Waiter/Waitress .....	3
Sports Coach .....	D	Theatre Consultant .....	1	Warehouse Manager .....	1
Sportsperson .....	D	Therapist .....	1	Warehouse Operative .....	4
Spray Painter .....	4	Tiler .....	4W	Warehouse Supervisor .....	2
Stablehand .....	3	Timber Harvester .....	D	Water Supply Industry .....	4
Staff Nurse .....	3	Timber Merchant .....	2	Web Designer .....	1
Staff Officer .....	1	Tool Hire .....	3	Weight Watchers Leader .....	1
Steel Erector .....	D	Tool Maker .....	3	Welder .....	4
Steel Fabricator .....	4	Tour Guide .....	2	Welfare Officer .....	1
Steel Fixer .....	D	Town Planner .....	1	Wholesaler .....	2
Steeplejack .....	D	Trade Union Official .....	2	Window Cleaner .....	3
Stenographer .....	1	Traffic Warden .....	2	Window Dresser .....	2
Stockbroker .....	1	Train Driver .....	3W	Window Installation .....	4
Stocktaker .....	2	Training Officer .....	1	Windscreen Fitter .....	3
Stone Mason .....	3	Transport Co-Ordinator .....	1	Wine Importer .....	1
Store Detective .....	2	Transport Manager .....	1	Wine Merchant .....	2
Store Manager .....	1	Transport Operator .....	3	Working At Heights .....	D
Storeman .....	3	Travel Agency .....	2	Writer .....	1W
Structural Engineer .....	1	Trawlerman .....	D	<b>Y</b> .....	
Stuntman .....	D	Treasurer .....	1	Youth Worker .....	2
Supermarket Manager .....	1	Tree Surgeon .....	4	<b>Z</b> .....	
Surgeon .....	1	Truck Driver .....	4W	Zoologist .....	1
Surveyor .....	1	Tugboatman .....	D		





# Automatic medical evidence

Please see the following table for the automatic medical evidence requirement for our Income Protection product. Any further medical evidence required outside of those indicated in the table below will be requested at the discretion of the underwriter depending on the client's disclosure.

## Occupational class 1 & 2

Gross benefit amount	Up to 40	41 - 45	46 – 50	51+
Over €15,000				T/U
Over €20,000			T/U	T/U + MER
Over €25,000		T/U	T/U	T/U + MER + Bloods
Over €30,000		T/U	T/U + MER	T/U + MER + Bloods
Over €35,000	T/U	T/U	T/U + MER	T/U + MER + Bloods
Over €40,000	T/U	T/U + MER	T/U + MER	T/U + MER + Bloods
Over €50,000	T/U + MER	T/U + MER + Bloods	T/U + MER + Bloods	T/U + MER + Bloods
Over €75,000	T/U + MER + Bloods + HIV	T/U + MER + Bloods + HIV + Ex ECG	T/U + MER + Bloods + HIV + Ex ECG	T/U + MER + Bloods + HIV + Ex ECG
Over €100,000	T/U + MER + Bloods + HIV + Ex ECG	T/U + MER + Bloods + HIV + Ex ECG	T/U + MER + Bloods + HIV + Ex ECG	T/U + MER + Bloods + HIV + Ex ECG

## Occupational class 3 & 4

Gross benefit amount	Up to 40	41 - 45	46 – 50	51+
Over €15,000	T/U	T/U	T/U	T/U
Over €20,000	T/U	T/U	T/U	T/U + MER
Over €25,000	T/U	T/U	T/U	T/U + MER + Bloods
Over €30,000	T/U	T/U	T/U + MER	T/U + MER + Bloods
Over €35,000	T/U	T/U	T/U + MER	T/U + MER + Bloods
Over €40,000	T/U	T/U + MER	T/U + MER	T/U + MER + Bloods
Over €50,000	T/U + MER	T/U + MER + Bloods	T/U + MER + Bloods	T/U + MER + Bloods
Over €75,000	T/U + MER + Bloods + HIV	T/U + MER + Bloods + HIV + Ex ECG	T/U + MER + Bloods + HIV + Ex ECG	T/U + MER + Bloods + HIV + Ex ECG
Over €100,000	T/U + MER + Bloods + HIV + Ex ECG	T/U + MER + Bloods + HIV + Ex ECG	T/U + MER + Bloods + HIV + Ex ECG	T/U + MER + Bloods + HIV + Ex ECG

### Key:

#### T/U

Tele-underwriting – A short telephone interview gathering risk-related information to assess a client's application for life assurance.

#### MER

Medical Examiner's Report.

#### Bloods

Biochemistry, Haematology and 16 hour fasting lipids.

#### HIV

Human Immunodeficiency Virus (HIV) Test.

#### Ex ECG

Exercise Electrocardiogram.

# Typical underwriting decisions and their meanings

The following are typical decisions which are made by the underwriters for Income Protection cases.

## Normal premium terms

Normal premium terms will apply if the client does not have any additional risk profile factors.

## Premium Loading

Here there is an identified extra risk over and above what the actuaries have assumed in their pricing and so an extra premium over and above the base premium is charged. The size of that extra premium varies on an increasing scale up to +200% extra.

## Apply exclusion

Exclusions are applied where the risk is felt to be too great to apply a premium loading, but the risk is not that great that it cannot be covered. In essence the risk is acceptable but it is greater than can be accepted with a premium increase alone.

## Postpone

Postpone decisions are made where the risk is not felt to be wholly unacceptable (Decline) but rather too great at this particular moment in time, however the risk may become acceptable at some stage in the future so a decision is effectively deferred until a later date.

Examples of this in action would be instances where there have been recent symptoms and so we are requiring a period of recovery or a sustained period of recuperation with, importantly, no evidence of any further incidences or recurrences.

Other examples of typical postpone cases would be the individual who is awaiting either surgery/treatment or medical investigations. With the surgery it is reasonable to wait until concluded and a full and complete recovery has been made. With the investigations again it is sensible to postpone until these have been fully concluded and results and an exact diagnosis are known in order to accurately assess the risk.

Another example where a case may be postponed is if the client is currently off work due to sickness or injury. We would generally defer the policy until the client has returned to carrying out their full occupational duties without restriction.

## Decline

Decline decisions are made where quite simply the risk and likelihood of claim is felt to be too great and therefore the risk is felt to be unacceptable. Unacceptable risks would generally exhibit a premium loading above +200%. Some occupations may also be deemed unacceptable risks. In all these circumstances no terms can be quoted whatsoever.

# Medical conditions

All symptoms and conditions must be declared even if the guide indicates a normal terms decision. This document is meant as a guide only.

## Abnormal smears

If a client has had a subsequent normal smear test then normal terms would generally be granted. However, exact details would be obtained such as the degree of changes ie CIN 1 or if the client is awaiting any further investigations or treatment.

## Anxiety and Depression

Anxiety and Depression table	
<b>MILD</b>	Occasional episodes of anxiety/depression, no psychiatric referral, less than 2 weeks time off work per annum, or single period off work of less than 1 month. Medication may be continuing.
<b>MODERATE</b>	Recurring episodes of anxiety/depression with psychiatric referral on an out-patient basis only, less than 4 weeks time off work per annum or single period off work of no more than 2 months. Medication may be continuing.
<b>SEVERE</b>	Continuous symptoms requiring regular in-patient and out-patient treatment, time off work over 4 weeks per annum or single period off work of over 2 months.

## Asthma

In all cases full disclosure is required during the teleinterview. Most cases will be acceptable at normal terms, however more severe cases, or where the client has associated risk factors such as being overweight or a smoker, a rating may be added.

## Awaiting operative procedures

We generally postpone such applications until the procedure has been carried out and a full and complete recovery has been made with a return to full time normal occupational duties. Complications and recuperation period's being the main features in such risks. Only in exceptional circumstances would we consider accepting such cases and only then with an appropriate exclusion clause. People on the waiting list for more trivial operations such as tonsil removal, varicose veins, hernia repair etc may be considered for deferred periods of 13 weeks and upwards but occupational duties will be of prime concern.

## Back pain

Back Pain/Sciatica/Lumbago/Prolapsed Intervertebral Disc/Disc Prolapse/Herniated Disc/Lumbar or Cervical Laminectomy/Cervical Fusion/Neck Pain. Please get in contact with the underwriting team for further details.

## Basal cell carcinoma (rodent ulcer)

Basal cell carcinomas fully excised with no lymph nodes metastases would generally be accepted at normal terms. However, recurrent growths or lymph node involvement would be considered of an individual basis.

## Blindness

Unilateral blindness may be passed at normal terms providing this is due to injury or non-progressive disease and the applicant has a good work record having fully adapted to their disability. Only if the occupation requires a high level of visual acuity or has a high degree of physical hazard would we look to apply an exclusion.

Bilateral blindness would always require medical evidence to be obtained in the form of a GPR. Favourable cases would exhibit a prolonged and good work record without any mental health problems and with a full adjustment to their disability. Such cases could be considered albeit with an eye exclusion.

## Cancer

We are unable to provide a guide for cancer due to the complexity and number of factors required. These include site, staging, grading and date of last treatment. Please contact us for initial guidance.

## Crohns disease

Our ratings for Crohns Disease would depend upon a number of considerations such as the age of the client, the date of the last major attack, the date of the diagnosis, the extent and severity of the disease and any complications suffered. A GPR would generally be requested.

## Deafness

Total deafness would lead to an exclusion being imposed, whereas partial deafness could in some circumstances be acceptable with a premium loading of 50% or at normal terms. This would depend on the degree of hearing required to perform occupational duties, the underlying cause and likely progression of any disease together with the age of the client and how long they have suffered from it.

## Diabetes mellitus

Type 1 and Type 2 Diabetes Mellitus only.

A medical report would be requested on all cases and final terms would be dependant on the degree of control and any additional co-morbidity risks factors.





## Epilepsy

In all cases full disclosure is required during the application although a GPR may be required if there is evidence of poor control. Terms will depend upon the frequency of attacks and type of epilepsy. Well controlled cases will often be acceptable at ordinary rates. Less well controlled cases may also require an extra premium or in rare cases declination. The nature of the occupation will be an important consideration.

## Fibromyalgia

Terms would depend upon the severity of the condition and any residual disability remaining. Any indication of continuing symptoms would result in the application being declined.

## Gout

Terms would depend upon severity, the number of joints affected, the underlying cause ie: alcohol, current uric acid levels, treatment, the client's occupation and deferred period. The lowest severity cases would be accepted at normal terms whilst most others will be acceptable with an extra premium.

## High blood pressure and high cholesterol

In all cases full disclosure is required during the teleinterview although a GPR may be required if there is evidence of unsatisfactory control, and if multiple treatments have been prescribed or there has been an increase in treatment.

Terms will then depend upon the level of control and cause if known and other factors such as family history, current cholesterol and blood pressure readings, diabetes, smoking and height and weight. An extra premium may be considered but a decline is possible in cases of uncontrolled Blood Pressure and persistently high Cholesterol readings.

## Irritable bowel syndrome

Irritable bowel syndrome would generally be underwritten from the application form or Tele-interview disclosure alone. However, indication of organic disease or associated psychological symptoms may result in a GPR being obtained.

Mild cases of infrequent transient symptoms requiring minimal time off work, use of medication and no history of Mental Illness or other Psychosomatic symptoms would generally be granted normal terms.

## Kidney stones

If the stone has been passed or removed and a full recovery has been made, we would generally allow normal terms. However, if the stone is still present or if there is any indication of ongoing problems then terms may be applied. Recurrent episodes of kidney stones would result in a loading being applied.

## Lumps and growths

Any lump or growth removed and confirmed benign would generally be accepted at normal terms. Recurrent growths or growths unconfirmed as benign, we would possibly obtain a GPR depending on the disclosure.

Any lump or growth awaiting removal or investigation would be postponed until a full recovery has been made and the histology is confirmed.

## Obesity

An examination by a nurse or doctor or a GPR may be required. Terms will depend upon the level of obesity and any additional cardiovascular risk factors present, with an extra premium being charged where required.

Other co-morbidity risk factors will also be assessed in conjunction with obesity such as high blood pressure, high cholesterol, diabetes, family history and smoking status.

Age and weight ratings to be applied assuming there are no other cardiovascular risks present.	
$BMI = \frac{\text{Weight (Kg)}}{\text{Height}^2 (m^2)}$	
Imperial to Metric	Metric to Imperial
1 foot = 30.48 cm	1 cm = 0.4 inches
1 inch = 2.54 cm	
1lbs = 0.45 kg	1Kg = 2.2 lbs
<i>Note: 12 inches = 1 foot, 14lbs = 1 stone</i>	<i>Note: 100cm = 1m</i>

## Ulcerative colitis

The terms available for Ulcerative Colitis would depend upon a number of factors such as treatment received (medical or surgical), the date of the diagnosis, the extent and severity of the disease and any complications suffered.

A GPR would generally be requested.

## Ulcers

Terms would depend on full details to include type of ulcer, any underlying cause and treatment. Avoidance of exacerbating factors such as alcohol, tobacco and caffeine are positive features.

# Unacceptable risks

The following existing medical conditions may make an application for Income Protection unacceptable:

- Active Ankylosing Spondylitis
- Active Rheumatoid Arthritis
- Angina Pectoris
- Any history of Coronary Artery Surgery or Angioplasty
- Chronic Obstructive Airways Disease
- Diabetes under the age of 30
- Gross Obesity
- Heart Attack
- HIV Positive/AIDS
- ME or Chronic Fatigue Syndrome within the past 5 years
- Multiple Sclerosis
- Paraplegia or Tetraplegia
- Polycystic Kidney Disease
- Retro bulbar or Optic Neuritis
- Schizophrenia or Psychotic Mental Illness
- Stroke or Cerebrovascular Accident
- Transient Ischemic Attacks
- Transplant surgery undertaken
- Work related stress within the past year, requiring treatment and more than two months off work

If your client is waiting on results of medical tests, investigations, referrals or an operation, cover is likely to be postponed until these have been carried out and they return to their normal full time occupation without restriction. However, they should contact you if the impending surgery, referral or investigation is trivial as cover may still be available. This is also the case if your client is currently off work, for any reason.

# Hobbies and pastimes

## Aviation – Private/Recreational

Terms would depend on the details provided on the aviation questionnaire on details including hours of experience, hours flying per year and type of aircraft flown.

## Boxing

Competitive amateur boxing would normally result in an exclusion being applied. Professional boxers would be declined.

## Diving

Infrequent holiday diving would generally be underwritten at normal terms. More serious amateur divers might attract a loading depending on the details provided on the diving questionnaire. However, any indication of cave or pothole exploration or wreck penetration would result in an exclusion being applied.

## Gaelic Sports – Football and Hurling

Players seeking cover as a pastime hobby only would be granted normal terms.

## Golf – Amateur

Amateur golfers seeking cover as a pastime/hobby only would be granted normal terms.

## Horse Riding

For private hacking or trekking we will provide cover at no extra charge. However, if the client participates in activities such as racing or hunting then an additional premium loading or even an exclusion may be applied.

## Martial Arts

Non-contact martial arts such as Karate or Judo would generally be accepted at normal terms. However, martial arts such as Kick boxing or Thai boxing or any indication of competition or tournament participation would result in an exclusion.

## Mountaineering

Full details will be needed on every case. Generally a minimum of 13 weeks deferred period will be applied (4 and 8 weeks will be Individual Consideration). All mountaineers must be BMC members or equivalent with no solo/un-roped climbing.

All client's must be amateurs and attempt a reasonable (not excessive) frequency of climbs – 6 climbs per annum (Individual Consideration beyond this).

## Motor Sports

One off events such as track days at major motor sports venues and go-karting for pleasure or as part of a corporate hospitality day may be accepted at normal terms. However, more extensive involvement would require the completion of a motor sports questionnaire and may lead to an exclusion being applied.

## Rugby – Amateur

Amateur rugby would normally be accepted at normal terms.

## Skiing

Non-competitive skiing would normally be accepted at normal terms.

## Winter Sports

Winter sports other than non-competitive skiing would be likely to attract a loading or exclusion depending on the activity.





**Aviva Life & Pensions Ireland Limited.** A private company limited by shares.  
Registered in Ireland No. 252737 **Registered Office** One Park Place, Hatch Street, Dublin 2.  
Member of the Irish Insurance Federation. Aviva Life & Pensions Ireland Limited is regulated by the Financial Regulator.  
Aviva Life & Pensions Ireland Limited is a subsidiary of Aviva Life Holdings Ireland Limited,  
a joint venture company between Aviva Group Ireland plc and Allied Irish Banks, p.l.c.  
**Life & Pensions** One Park Place, Hatch Street, Dublin 2. **Phone** (01) 898 7000 **Fax** (01) 898 7329

[www.avivabroker.ie](http://www.avivabroker.ie)

Telephone calls may be recorded for quality assurance purposes.