



Income Protection Underwriting

A guide for financial advisers



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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

Alternatively you can phone our underwriting helpline on **1850 711 711**.

Abbreviated terms used in the underwriting of Income Protection

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

Financial underwriting

Maximum Benefits

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

- **The maximum benefit of €250,000 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, dividends from the employer and overtime 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, dividends from your employer and overtime 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 (at least 16 hours per week) 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.

- **Employer Pension Premium Protection Benefit**

Under Executive Income Protection, in addition to Income Protection Benefit, it is also possible to cover employer contributions to the employee's approved pension scheme. The maximum Pension Premium Protection Benefit is the lesser of 35% of the employee's salary and €50,000 p.a

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).

In addition, 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 income.

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.

We regularly review claims in payment, and from time to time may request confirmation that your client is not engaging in any paid work.



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.

In the event of a claim, the definition applied to your client will be the basis on which their claim is assessed.

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, although some exceptions exist, these categories can broadly be described 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**
- **Fine Hand Control**
- **Eyesight**
- **Rising/Sitting**
- **Communication**
- **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.

- **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.

- **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.

Please note that we reserve the right to review your client’s disability on an ongoing basis during claim to ensure that it continues to meet our definition.

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 over 50 feet (15 metres)
- 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 - This is denoted as 'W' within the table. For example, 1W means class 1 occupation but a work tasks definition will apply
(to 55)	Cover will cease at age 55
(to 60)	Cover will cease at age 60

DP Deferred Period

A			
Abattoir Worker.....D	Architectural Technician..... 1	Body Guard.....D	
Accountant..... 1	Artist..... 1W	Bomb Disposal.....D	
Accounts Administration..... 1	Artistic Director..... 1	Bookbinder..... 2	
Actor/Actress.....2W	Asbestos Worker.....D	Bookmaker (on course).....3W	
Actuary..... 1	Assembler..... 4	Bookmaker (Shop)..... 2	
Acupuncturist..... 1	Assessor..... 1	Bookseller..... 2	
Administration..... 1	Assistant Farm Manager..... 3	Boutique Manager..... 2	
Advertising – Office..... 1	Assistant Store Manager..... 2	Bricklayer..... 4	
Advertising Director..... 1	Athlete.....D	Broadcaster.....2W	
Advertising Executive..... 1	Auctioneer..... 1	Broker..... 1	
Aerial Erector..... 3	Audiology Technician..... 2	Builder..... 4	
Aerial Erector >50ft.....D	Auditor..... 1	Building Construction >50ft.....D	
Agricultural Consultant..... 1	Author..... 1W	Building Consultant..... 1	
Agricultural Contractor..... 4	Auto Electrician..... 4	Building Contractor >50ft.....D	
Agricultural Scientist..... 1	Automation Engineer..... 3	Building Developer..... 1	
Air Condition Installer..... 4	B	Building Foreman..... 2	
Air Traffic Controller/Clerk..... 1W	B & B Proprietor..... 2	Building Inspector..... 1	
Aircraft Cabin Crew (min DP 13 weeks)2(to 55)	Baggage Handler (min DP 13 weeks)3 (to 55)	Building Supplies..... 3	
Aircraft Engineer..... 2	Bailiff..... 2	Building Surveyor..... 1	
Aircraft Handler..... 3	Baker..... 3	Building Technician..... 2	
Aircraft Technician..... 2	Bar & Restaurant Manager..... 4	Bulldozer Driver.....D	
Airline Executive..... 1	Barber..... 2	Bus Driver.....3W	
Airline Groundstaff..... 3	Barge Worker.....4W	Bus Inspector..... 2	
Airline Pilot..... 2W (to 55)	Barman..... 4	Business Account Manager..... 1	
Airport Police & Fire Brigade.....D	Barrister At Law..... 1	Business Analyst..... 1	
Alarm Fitter..... 3	Beautician..... 2	Business Consultant..... 1	
Ambulance Service.....3W	Billboard Sign Erector..... 4	Business Development Manager..... 1	
Anaesthetist..... 1	Biologist..... 1	Butcher (Factory – Slaughtering)..... 3	
Antique Dealer..... 2	Biotechnician..... 1	Butcher (Shop)..... 2	
Archaeologist..... 1	Blacksmith..... 4	Buyer..... 1	
Architect..... 1	Blind Supplier/Fitter..... 2	C	
	Boat Builder..... 3	Cabinet Maker..... 3	
		Cable Technician..... 4	

Caddy.....	D	Co Director – Clerical.....	1	Cooper.....	4
Cafe Manager.....	2	Co Director – Construction.....	1	Copywriter.....	1
Calibration Engineer.....	1	Co Director – Distribution.....	1	Council Worker.....	2
Call Centre Staff.....	1	Co Director – Education.....	1	Counsellor.....	1
Camerman (no foreign travel).....	2	Co Director – Energy.....	1	Courier (Van).....	3W
Car Kit Installer.....	4	Co Director – Engineer.....	1	Crane Driver.....	D
Car Sales.....	2	Co Director – Health.....	1	Creche Owner.....	2
Care Assistant.....	3	Co Director – Industrial.....	1	Credit Controller.....	1
Career Guidance Counsellor.....	3	Co Director – Leisure.....	1	Crop Sprayer.....	D
Caretaker.....	3	Co Director – Manual.....	1	Curator.....	1
Carpenter.....	4	Co Director – Mining.....	1	Customs & Excise Officer.....	1
Carpet Maker.....	4	Co Director – Oil Or Gas Rigs.....	1	D	
Cartographer.....	1	Co Director – Other.....	1	Dairy Farmer.....	3
Caterer.....	2	Co Director – Sales.....	1	Dance Instructor (min DP 13 weeks)...3W	
Catering Manager.....	1	Co Director – Scientist.....	1	Dancer (min DP 13 weeks).....	3W (to 55)
Cattle Dealer (mileage up to max 20,000 miles p.a.).....	4	Co Director – Software Co.....	1	Data Analyst.....	1
Chauffeur.....	2W	Co Director – Transport.....	1	Debt Collector.....	D
Chef.....	2	Co Director – Welfare.....	1	Decorator.....	3
Chemical Engineer (no off-shore involvement).....	1	Coach Driver.....	3W	Decorator – Domestic >50ft.....	D
Chemist.....	1	Collection Services Manager.....	1	Delivery Driver.....	3W
Chief Executive.....	1	College Principal.....	2	Demolition Worker.....	D
Chief Financial Officer.....	1	Commercial Pilot.....	D	Dental Nurse.....	2
Chief Operations Officer.....	1	Communications Executive.....	1	Dental Technician.....	2
Childcare Worker.....	2	Community Worker.....	3	Dentist.....	2(to 60)
Childminder.....	2	Company Administrator.....	1	Deputy School Principal.....	2
Chimney Sweep.....	4	Company Executive.....	1	Design Engineer (Office based only).....	1
Chiropodist.....	2	Company General Manager.....	1	Dietician.....	1
Chiropractor.....	2	Company Secretary.....	1	Digger Driver.....	D
City Councillor.....	1	Complaints Investigator.....	1	Diplomat.....	1W
Civil Engineer.....	1	Compliance.....	1	Director.....	1
Civil Servant.....	1	Computer Business Analyst.....	1	Dispatch Rider.....	D
Claims Adjuster.....	1	Computer Consultant.....	1	Diver.....	D
Cleaner.....	4	Computer Operator.....	1	Docker.....	D
Clergyman.....	1	Computer Software Design / Engineer ..	1	Doctor.....	1
Clerical Worker.....	1	Computer System Administrator.....	1	Doorman.....	D
Clinical Nurse Manager - CNM1.....	3	Computer Technician.....	1	Doorman (Hotel).....	3W
Clinical Nurse Manager - CNM2.....	2	Computer Trainer.....	1	Draper.....	2
Clinical Nurse Manager - CNM3 (Admin duties only).....	1	Concrete Erector.....	D	Draughtsman.....	1
Clinical Nurse Specialist (CNS).....	3	Conservation Consultant.....	1	Dressmaker.....	2
Clinical Psychologist.....	2	Construction Project Manager.....	2	Driller.....	D
Clock Maker/Repairer.....	2	Consultant – I.T./Business.....	1	Driving Examiner.....	2W
Co Director – Agriculture.....	1	Consultant Engineer.....	1	Driving Instructor.....	2W
Co Director – Arts.....	1	Consultant Neurosurgeon.....	1	Dry Cleaner.....	3
		Consultant Pathologist.....	1	Dustman.....	D
		Consultant Physician.....	1	E	
		Cook.....	2	Economist.....	1

Editor.....	1	Furniture Removal.....	4	IT Technician.....	1
Electrical Engineer.....	1	Furniture Retailer.....	2	Industrial Electrician (<50ft).....	3
Electrician.....	3	G		Industrial Fitter.....	4
Engraver.....	2	Game Keeper.....	3	Information Officer.....	1
Entertainer.....	3W	Garda.....	D	Inspector Of Taxes.....	1
Environmental Health Officer.....	1	Gardener.....	3	Insurance Broker.....	1
Equine Physiotherapist.....	2	Gas Installer.....	3	Insurance Clerk.....	1
Estate Agent.....	1	Gas Pipe Layer.....	4	Insurance Consultant.....	1
Events Co Ordinator.....	1	General Practitioner.....	1	Insurance Loss Adjuster.....	1
Excavation Driver.....	D	Geologist.....	1	Insurance Salvage (Cars & small vans only).....	4W
F		Gilder.....	3	Insurance Salvage (Lorries/HGVs).....	D
Fabricator.....	4	Glass Blower.....	4	Interior Designer.....	1
Factory Manager.....	1	Glass Cutter.....	4	Interpreter.....	1
Factory Worker.....	3	Goldsmith.....	3	Investment Analyst.....	1
Farm Labourer.....	4	Golf Professional.....	D	Investment Manager.....	1
Farm Manager.....	3	Graphic Designer.....	1	Investment Portfolio Manager.....	1
Farmer.....	3	Grave Digger.....	4	J	
Farrier (min DP 13 weeks).....	4	Greenkeeper.....	3	Jeweller (retail).....	2
Fence Erector.....	3	Grocer.....	2	Joiner.....	4
Ferryman.....	4W	Gym Instructor (min DP 13 weeks)	2W (to 55)	Journalist (no foreign travel).....	2
Film Editor.....	1	Gynaecologist.....	1	Judge.....	1
Film Producer.....	1	H		K	
Finance Director.....	1	Hairdresser.....	2	Kennel Owner.....	3
Financial Advisor.....	1	Handyman.....	D	Kitchen Designer.....	1
Financial Consultant.....	1	Harbour Master.....	1	Kitchen Fitter.....	4
Financial Controller.....	1	Hardware Engineer.....	2	Kitchen Staff.....	3
Fire Prevention Officer.....	2	Haulier.....	4W	L	
Firefighter (min DP 13 weeks).....	4W	Head Teacher.....	3	Laboratory Technician.....	1
Fish Farmer.....	3	Health & Safety Officer.....	1	Land Agent.....	1
Fisherman.....	D	Helicopter Pilot/Navigator.....	D	Lecturer.....	1
Fishmonger.....	2	Hoist Operator.....	4	Legal Executive.....	1
Fitness Instructor (min DP 13 weeks).....	2W (to 55)	Home Maker.....	1W	Legal Profession.....	1
Fitter.....	4	Horticulturist.....	3	Legal Secretary.....	1
Floorman.....	D	Hospital Midwife.....	3	Librarian.....	1
Florist.....	2	Hotel Manager.....	2	Life Boatman.....	D
Food Safety Analyst.....	2	Hotelier.....	2	Life Guard.....	3
Forester.....	D	House Person.....	1W	Literary Agent.....	1
Fork Lift Driver.....	4W	Human Resources.....	1	Locksmith.....	3
Foundryman.....	4	I		Logistics Manager.....	1
Freight Clerk/Manager.....	1	IT Company Director.....	1	Lorry Driver.....	4W
French Polisher.....	3	IT Consultant.....	1	Loss Adjuster.....	1
Fuel Merchant.....	1	IT Engineer.....	2	Lumberjack.....	D
Funeral Director.....	1	IT Manager.....	1	M	
Furniture Maker.....	3	IT Programmer.....	1	Machine Operator.....	3
Furniture Maker – Factory.....	4	IT Project Manager.....	1	Maintenance Engineer.....	4

Maintenance Technician	4
Management Accountant	1
Management Consultant	1
Managing Director	1
Manufacturers Agent	1
Marine Engineer	4
Market Gardener	3
Marketing Assistant	1
Marketing Consultant	1
Marketing Director	1
Marketing Executive	1
Marketing Manager	1
Marriage Guidance Counsellor	1
Masseur/Masseuse	2
Matron	1
Mechanic	3
Mechanical Engineer	3
Medical Secretary	1
Merchandiser	2
Merchant Navy	4W
Metal Industry Worker	D
Meteorologist	1
Meter Collector	2
Midwife	3
Milkman	3W
Milliner	3
Miner	D
Montessori Teacher	3
Mortgage Advisor	1
Mortgage Broker	1
Mortuary Attendant	3
Motorcycle Courier	D
Musician	2W
N	
Naval Service	D
Nurse (Hospital)	3
Nurse (GP Practice)	2
Nurse Manager	1
O	
Occupational Therapist	1
Off-Licence Manager (min DP 8 weeks)	2
Optician	1
Orthodontist	2
Osteopath	2
P	
Packaging Technician	4
Paediatrician	1
Paint Sprayer	4
Painter	3
Panel Beater	3
Paramedic	3W
Pastry Chef	2
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 (min DP 13 weeks)	3W
Petrol Pump Attendant	2
Pharmaceutical Technician	2
Pharmacist (retail)	1
Pharmacist Assistant	2
Pharmacist Technician	2
Photo Editor	1
Photographer (no foreign travel)	2
Physiotherapist	2
Piano Tuner/Repairer	3
Picture Framer	3
Pilot	D
Pipefitter – Commercial	4
Pizza Delivery	3W
Plant Hire Operator	D
Plasterer	3
Plate Layer (Trains)	D
Plumber	3
Political Advisor	1
Porter	3
Podiatrist	2
Portfolio Assistant	1
Portfolio Manager	1
Postal Clerk	1
Postman	3
Postmaster	1
Pottery Industry	3W
Practice Nurse	2
PR Consultant	1
PR Director	1
Pre Caster (Concrete)	D
Precision Engineer	3
Press Officer	1
Priest	1
Primary Teacher	3
Principal	2
Print Finisher	2
Printer	2
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 Supervisor (Non-Manual)	1
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	1
Psychologist	1
Public Health Nurse	3
Publican	4
Publicist	1
Publisher	1
Purchasing Manager	1
Purchasing Officer	1
Q	
Quality Control Manager	1
Quantity Surveyor	1
Quarry Engineer	4W
Quarry Manager	1
Quarry Worker (Explosives)	D
Quarry Worker (No Explosives)	4W
R	
Race Horse Trainer	3
Radiographer	1
Radiologist	1
Railway Worker	3

Receptionist.....	1
Recruitment Consultant.....	1
Relationship Guidance Counsellor.....	1
Refrigeration Service Engineer.....	D
Refuse Collector.....	D
Repair Technician.....	4
Research Engineer.....	1
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 (<50ft) (min DP 13 weeks).....	4
S	
Safety Officer.....	1
Sales Assistant.....	2
Sales Director.....	1
Sales Executive.....	1
Sales Manager.....	1
Sales Rep.....	2W
Scaffolder (<50ft) (min DP 13 weeks)....	4
School Chaplain.....	1
School Principal.....	2
School Principal - Deputy.....	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
Shop Fitter.....	4
Shopkeeper.....	2
Shotblaster.....	4
Signalman.....	2
Signwriter.....	3
Silversmith.....	3
Site Foreman.....	2
Site Manager.....	2
Slater (<50ft) (min DP 13 weeks).....	4
Social Worker.....	2
Software Consultant.....	1
Software Developer.....	1
Soldier.....	D
Solicitor.....	1
Song Writer.....	1W
Special Needs Assistant.....	3
Spectacle Maker.....	2
Speech & Language Therapist.....	1
Sports Agent.....	2W
Sports Coach.....	1W
Sportsperson.....	D
Spray Painter.....	4
Stablehand.....	3
Staff Nurse.....	3
Staff Officer.....	1
Steel Erector.....	D
Steel Fabricator.....	4
Steel Fixer.....	D
Steeplejack.....	D
Stenographer.....	1
Stockbroker.....	1
Stocktaker.....	2
Stone Mason.....	3
Store Detective.....	2
Store Manager.....	1
Storeman.....	3
Structural Engineer.....	1
Stuntman.....	D
Supermarket Manager.....	1
Surgeon.....	1
Surveyor.....	1
Systems Analyst.....	1
Systems Support Engineer.....	1
Systems Tester.....	1
T	
Tailor.....	2
Take Away Owner.....	2
Tarmacadam Contractor.....	D
Tax Advisor.....	1
Tax Consultant.....	1
Taxi Driver.....	3W
TD.....	1
Teacher.....	3
Telephone Engineer.....	3
Telesales.....	1
Television Editor.....	1
Television Presenter.....	2W
Television Producer.....	1
Test Technician.....	2
Thatcher.....	4
Theatre Consultant.....	1
Therapist.....	1
Tiler(<50ft).....	4
Tiler (>50ft).....	D
Timber Harvester.....	D
Timber Merchant.....	2
Tool Hire.....	3
Tool Maker.....	3
Tour Guide.....	2
Town Planner.....	1
Trade Union Official.....	2
Traffic Warden.....	2
Train Driver.....	3W
Training Officer.....	1
Transport Co-Ordinator.....	1
Transport Manager.....	1
Transport Operator.....	3
Travel Agent.....	1
Trawlerman.....	D
Treasurer.....	1
Tree Surgeon.....	4
Truck Driver.....	4W

Tugboatman	D
Tunnel Worker	D
Turf Accountant	3W
TV/Radio Presenter	2
TV Producer	1
Typist	1
Tyre Depot Owner	2
U	
Undertaker	1
Underwriter	1
Upholsterer	3
V	
Valuer	1
Van Courier	3W
Van Driver	3W
Venture Capitalist	1
Veterinary Nurse	2
Veterinary Surgeon	2
W	
Waiter/Waitress	2
Warehouse Manager	1
Warehouse Operative	4
Warehouse Supervisor	2
Water Supply Industry	4
Web Designer	1
Weight Watchers Leader	1
Welder	4
Welfare Officer	1
Wholesaler	2
Window Cleaner	3
Window Dresser	2
Window Installation	4
Windscreen Fitter	3
Wine Importer	1
Wine Merchant	2
Working At Heights	D
Writer	1W
Y	
Youth Worker	2
Z	
Zoologist	1

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.

All occupational classes

"Annual Gross benefit amount"	Up to 40	41 - 45	46 - 50	51+
€15,001	Nil	Nil	Nil	T/U
€25,001	Nil	Nil	T/U	T/U
€30,001	Nil	T/U	T/U	T/U + MER
€40,001	T/U	T/U	T/U + MER	T/U + MER
€50,001	T/U	T/U + MER	T/U + MER	T/U + MER + Lipids
€60,001	T/U + MER	T/U + MER + Lipids	T/U + MER + Lipids	T/U + MER + Lipids
€80,001	T/U + MER + HIV + COT	T/U + MER + HIV + COT + Lipids	T/U + MER + HIV + COT + Lipids	T/U + MER + HIV + COT + Bloods + Lipids + LFT + Ex ECG
€100,001	T/U + MER + HIV + COT + Bloods + LFT	T/U + MER + HIV + COT + Lipids + Bloods + Ex ECG + LFT	T/U + MER + HIV + COT + Lipids + Bloods + Ex ECG + LFT	T/U + MER + HIV + COT + Bloods + Lipids + LFT + Ex ECG

Key:

T/U

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

MER

Medical Examiner's Report.

Bloods

Biochemistry, Haematology and 16 hour fasting lipids.

HIV

Human Immuno-deficiency Virus (HIV) Test.

COT

For Non Smokers a Cotinine test will be required.

Ex ECG

Exercise Electro-cardiogram.

Lipids

This test requires fasting for 12-16 hours prior to the test being taken. It measures fats in the blood, including cholesterol, HDL, LDL, and Triglycerides.

LFT

Liver Function Tests.

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. For example, if a customer has a history of back problems, we may offer cover but with an exclusion for back injury. This customer would be unable to make a claim if the cause of disability was back related.

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, evidence of no 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

In this section we outline many of the medical conditions your clients may have - and in many instances we provide an indication as to how we would underwrite them. Please note that all symptoms and conditions must be declared even if the below information indicates that they may lead to 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	
MILD	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.
MODERATE	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.
SEVERE	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.

Due to the complicated nature of this illness, we recommend you contact the underwriting team for further details.

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. Due to the complicated nature of this illness, we recommend you contact 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 on 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 = $\frac{\text{Weight (Kg)}}{\text{Height}^2 \text{ (m}^2\text{)}}$	
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 45
- 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.



This guide has been produced by Aviva Life & Pensions Ireland Limited. Great care has been taken to ensure the accuracy of the information it contains. This guide is not a legal document and, should there be any conflict between the guide and the policy document, the latter will prevail.

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