

# Lloyd's of London Modified Guaranteed Issue (MGI) Requirements

Hanleigh Management Inc. Lloyd's Correspondent

If you are under age 65, Lloyd's offers coverage on an MGI basis. If you are age 65 through age 69, coverage is available with medical underwriting.

If you can answer the following questions no, you qualify for \$2,000,000 of Lloyd's Lump Sum Disability Coverage at the discounted rates.

- Have you missed 3 consecutive days of work in the past 6 months?
- Are you currently partially disabled or have you been partially disabled in the past 6 months for 3 consecutive days (partially disabled is defined as "your ability to work is or has been restricted")?
- Have you been hospitalized in the last 6 months and/or are you home bound?
- Are you currently receiving disability income benefits or have you received disability income benefits in the past 6 months?
- Have you been treated for or diagnosed with any of the following conditions: HIV, Stroke, MS, Diabetes, Heart or circulatory disease, Parkinson's disease, Neurological disease, Cancer, and/or a condition that could lead to blindness or if you are a medical practitioner the loss of use of a hand or limb?

Answering yes to one of these questions does NOT mean Lloyd's will not issue a policy, even if you have a significant medical issue. Lloyd's will evaluate your medical condition and determine:

1. If you still qualify for the discounted rates and 5 year renewal
2. If you qualify for coverage at higher rates and/or with a waiver for a specific condition
3. If your policy is renewable in 1 or 3 years, rather than 5 years
4. If you are a decline for coverage

**Lloyd's does not underwrite like Individual Disability Carriers. Even if you have one of the medical conditions listed above, it's likely Lloyd's will issue a policy.**