## Non Medical Limits (Life Cover)

Sum assured €	To Age 35	To Age 40	To Age 45	To Age 50	To Age 55	To Age 60	To Age 65	To Age 70	To Age 75
0 - 25,000									PMA
25,001 - 50,000								PMA	PMA
50,001 - 75,000							PMA	PMA	MEGP
75,001 -							PMA	MEGP	MEGP
100,000						PMA	MEGP	MEGP	MEGP
175,000 175,001 -						MEGP	MEGP	MEGP	MEGP
200,000						MEGP	MEGP	PMA, Nurse Medical	PMA, Nurse Medical
225,000 225,001 -					Nurse Medical	MEGP	MEGP	PMA, Nurse Medical	PMA, Nurse Medical
400,000 400,001 -					PMA,	PMA,	PMA,	PMA,	PMA,
500,000					Nurse Medical	Nurse Medical	Nurse Medical	Nurse Medical	Nurse Medical Lipids and blood chemistry
500,001 - 600,000				Nurse Medical	PMA, Nurse Medical	PMA, Nurse Medical	PMA, Nurse Medical	PMA, Nurse Medical	PMA, Nurse Medical, Lipids and blood chemistry
600,001 - 750,000			Nurse Medical	MEGP	PMA, Nurse Medical	PMA, Nurse Medical	PMA, Nurse Medical	PMA, Nurse Medical	PMA, Nurse Medical, Lipids and blood chemistry
750,001 - 800,000			Nurse Medical	MEGP	PMA, Nurse Medica	PMA, Nurse Medica	PMA, Nurse Medica	PMA, Nurse Medica	PMA, Nurse Medical, Lipids and blood chemistry
800,001 - 900,000		Nurse Medical	Nurse Medical	MEGP	PMA, Nurse Medical	PMA, Nurse Medical	PMA, Nurse Medical	PMA, Nurse Medical	PMA, Nurse Medical, Lipids and blood chemistry
900,001 - 1,000,000		Nurse Medical	Nurse Medical	MEGP	PMA, Nurse Medical	PMA, Nurse Medical, Lipids and blood chemistry			
1,000,001 - 1,500,000	Nurse Medical	Nurse Medical	Nurse Medical	MEGP	PMA, Nurse Medical, Lipids and blood chemistry				
1,500,001 - 2,000,000	Nurse Medical, PQ & LOA (If applicable)	Nurse Medical, PQ & LOA (If applicable)	Nurse Medical, PQ & LOA (If applicable)	MEGP, Fin Q or LOA	PMA, Nurse Medical, Lipids and blood chemistry PQ & LOA (If applicable)	PMA, Nurse Medical, Lipids and blood chemistry, PQ & LOA (If applicable)	PMA, Nurse Medical, Lipids and blood chemistry, Nt ProBNP PQ & LOA (If applicable)	PMA, Nurse Medical, Lipids and blood chemistry, Nt ProbNP PQ & LOA (If applicable)	PMA, Nurse Medical, Lipids and blood chemistry, Nt ProbNP PQ & LOA (If applicable)
2,000,001 - 3,000,000	PMA, Nurse Medical, PQ & LOA (If applicable)	PMA, Nurse Medical, PQ & LOA (If applicable)	PMA, Nurse Medical, Lipids and blood chemistry PQ & LOA (If applicable)	PMA, Nurse Medical, Lipids and blood chemistry PQ & LOA (If applicable)	PMA, Nurse Medical, Lipids and blood chemistry, PQ & LOA (If applicable)	PMA, Nurse Medical, Lipids and blood chemistry, Nt ProbNP PQ & LOA (If applicable)	PMA, Nurse Medical, Lipids and blood chemistry, Nt ProbNP PQ & LOA (If applicable)	PMA, Nurse Medical, Lipids and blood chemistry, Nt ProbNP PQ & LOA (If applicable)	PMA, Nurse Medical, Lipids and blood chemistry, Nt ProbNP PQ & LOA (If applicable)
3,000,001 - 4,000,000	PMA, Nurse Medical, Lipids and blood chemistry & Haematology (including ESR) MSU PQ & LOA (If applicable)	PMA, Nurse Medical, Lipids and blood chemistry & Haematology (including ESR) MSU PQ & LOA (If applicable)	PMA, Nurse Medical, Lipids and blood chemistry & Haematology (including ESR) MSU, PQ & LOA (If applicable)	PMA, Nurse Medical, Lipids and blood chemistry & Haematology (including ESR) MSU, PQ & LOA (If applicable)	PMA, Nurse Medical, Lipids and blood chemistry & Haematology (including ESR) MSU, Nt ProbNP PQ & LOA (If applicable)	PMA, Nurse Medical, Lipids and blood chemistry & Haematology (including ESR) MSU, Nt ProbNP PQ & LOA (If applicable	PMA, Nurse Medical, Lipids and blood chemistry & Haematology (including ESR) MSU, Nt ProbNP PQ & LOA (If applicable)	PMA, Nurse Medical, Lipids and blood chemistry & Haematology (including ESR) MSU, Nt ProbNP PQ & LOA (If applicable)	PMA, Nurse Medical, Lipids and blood chemistry & Haematology (including ESR) MSU, Nt ProbNP PQ & LOA (If applicable)
4,000,001 - 5,000,000	PMA, Nurse Medical, Lipids and blood chemistry & Haematology (Including ESR) MSU PQC, 3 yrs Acts & LOA (If applicable)	PMA, Nurse Medical, Lipids and blood chemistry & Haematology (including ESR) MSU PQC, 3 yrs Acts & LOA (If applicable)	PMA, Nurse Medical Lipids and blood chemistry & Haematology (including ESR) MSU Nt ProbNP PQC, 3 yrs Acts, Broker report & LOA (If applicable)	PMA, Nurse Medical Lipids and blood chemistry & Haematology (including ESR) MSU Nt ProbNP PQC, 3 yrs Acts, Broker report & LOA (If applicable)	PMA, Nurse Medical Lipids and blood chemistry & Haematology (including ESR), PSA, MSU Nt ProbNP PQC, 3 yrs Acts, Broker report & LOA (If applicable)	PMA, Nurse Medical Lipids and blood chemistry & Haematology (including ESR), PSA, MSU Nt ProbNP PQC, 3 yrs Acts, Broker report & LOA (If applicable)	PMA, Nurse Medical Lipids and blood chemistry & Haematology (including ESR), PSA, MSU Nt ProbNP PQC, 3 yrs Acts, Broker report & LOA (If applicable)	PMA, Nurse Medical Lipids and blood chemistry & Haematology (including ESR), PSA, MSU Nt ProbNP PQC, 3 yrs Acts, Broker report & LOA (If applicable)	PMA, Nurse Medical Lipids and blood chemistry & Haematology (including ESR), PSA, MSU Nt ProbNP PQC, 3 yrs Acts, Broker report & LOA (If applicable)
5,000,001 - 10,000,000	PMA, Nurse Medical Lipids and blood chemistry & Haematology (Including ESR) MSU Nt ProbNP PQC, 3 yrs Acts, Broker report & LOA (If applicable)	PMA, Nurse Medical Lipids and blood chemistry & Haematology (including ESR) MSU Nt ProbNP PQC, 3 yrs Acts, Broker report & LOA (If applicable)	PMA, Nurse Medical Lipids and blood chemistry & Haematology (including ESR) MSU Nt ProbNP PQC, 3 yrs Acts, Broker report & LOA (If applicable)	PMA, Nurse Medical Lipids and blood chemistry & Haematology (including ESR) MSU Nt ProbNP PQC, 3 yrs Acts, Broker report & LOA (If applicable)	PMA, Nurse Medical Lipids and blood chemistry & Haematology (including ESR), PSA, MSU Nt ProbNP PQC, 3 yrs Acts, Broker report & LOA (If applicable)	PMA, Nurse Medical Lipids and blood chemistry & Haematology (including ESR), PSA MSU Nt ProbNP PQC, 3 yrs Acts, Broker report & LOA (If applicable)	PMA, Nurse Medical Lipids and blood chemistry & Haematology (including ESR), PSA, MSU Nt ProbNP PQC, 3 yrs Acts, Broker report & LOA (If applicable)	PMA, Nurse Medical Lipids and blood chemistry & Haematology (including ESR), PSA, MSU Nt ProbNP PQC, 3 yrs Acts, Broker report & LOA (If applicable)	PMA, Nurse Medical Lipids and blood chemistry & Haematologic (including ESR), (including ESR), PSA, MSU Nt ProbNP PQC, 3 yrs Acts, Broker report & LOA (If applicable)

BR = Broker Report
Chemistry = Blood Test
Cotinine (N/S) = Saliva Test
ESR = Blood Test

**Fasting Lipids** = Fasting Blood Test

**Fin Que** = Personal Financial Questionnaire or signed Factfind

Haematology = Blood Test HIV = HIV Test

IME = Independent Medical Examination
LOA = Loan Offer Agreement if applicable

**MEGP** = Medical with own GP

**MSU** = Urine Test

ParaMed = Nurses Medical Examination PMA = Private Medical Attendant's Report

**PQC** = Countersigned Personal Financial Questionnaire

**PSA** = Blood Test

**R&E ECG** = Resting & Exercise ECG

NtproBNP = Blood test

Cotinine tests will be requested on all Nurse Medicals for Non Smokers

Zurich Life Assurance plc

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Zurich Life Assurance plc is regulated by the Central Bank of Ireland.

