Non Medical Limits (Serious Illness)

Sum assured €	To Age 35	To Age 40	To Age 45	To Age 50	To Age 55	To Age 60	To Age 65
25,001 - 35,000							РМА
35,001 - 75,000						PMA	РМА
75,001 - 150,000					PMA	MEGP	MEGP
150,001 - 200,000					MEGP	MEGP	MEGP
200,001 - 250,000				Nurse Medical	MEGP	PMA Nurse Medical	PMA Nurse Medical
250,001 - 300,000				Nurse Medical	MEGP	PMA Nurse Medical	PMA Nurse Medical
300,001 - 350,000			Nurse Medical	Nurse Medical	MEGP Fasting lipids and blood chemistry	PMA Nurse Medical Fasting lipids and blood chemistry	PMA Nurse Medical Fasting lipids and blood chemistry
350,001 - 400,000			Nurse Medical	MEGP	PMA Nurse Medical Fasting lipids and blood chemistry	PMA Nurse Medical Fasting lipids and blood chemistry	PMA Nurse Medical Fasting lipids and blood chemistry
400,001 - 500,000		Nurse Medical	MEGP	PMA Nurse Medical Fasting lipids and blood chemistry	PMA Nurse Medical Fasting lipids and blood chemistry	PMA Nurse Medical Fasting lipids and blood chemistry	PMA Nurse Medical Fasting lipids and blood chemistry
500,001 - 600,000	Nurse Medical PQ or LOA	Nurse Medical PQ or LOA	PMA Nurse Medical Fasting lipids and blood chemistry PQ or LOA	PMA Nurse Medical Fasting lipids and blood chemistry PQ or LOA	PMA Nurse Medical Fasting lipids and blood chemistry NtproBNP PSA Fin Que or LOA	PMA IME R & E ECG Fasting lipids and blood chemistry PSA Fin Que or LOA	PMA IME R & E ECG Fasting lipids and blood chemistry PSA PQ or LOA
600,001 - 650,000	Nurse Medical PQ or LOA	MEGP PQ or LOA	PMA Nurse Medical Fasting lipids and blood chemistry PQ or LOA	PMA Nurse Medical Fasting lipids and blood chemistry PQ or LOA	PMA Nurse Medical Fasting lipids and blood chemistry NtproBNP PSA Fin Que or LOA	PMA IME R & E ECG Fasting lipids and blood chemistry PSA Fin Que or LOA	PMA IME R & E ECG Fasting lipids and blood chemistry PSA PQ or LOA
650,001 - 1,000,000	PMA Nurse Medical Fasting lipids and blood chemistry Fin Que + LOA	PMA Nurse Medical Fasting lipids and blood chemistry Fin Que + LOA	PMA Nurse Medical Fasting lipids and blood chemistry NtproBNP Fin Que + LOA	PMA Nurse Medical Fasting lipids and blood chemistry NtproBNP Fin Que + LOA	PMA Nurse Medical Fasting lipids and blood chemistry NtproBNP PSA Fin Que + LOA	PMA IME R & E ECG Fasting lipids and blood chemistry PSA Fin Que + LOA	PMA IME R & E ECG Fasting lipids and blood chemistry PSA Fin Que + LOA
1,000,001 - 1,500,000	PMA Nurse Medical Fasting lipids and blood chemistry Haematology (including ESR) MSU Fin Que + LOA + BR	PMA Nurse Medical Fasting lipids and blood chemistry Haematology (including ESR) MSU Fin Que + LOA + BR	PMA Nurse Medical Fasting lipids and blood chemistry NtproBNP Haematology (including ESR) MSU Fin Que + LOA + BR	PMA Nurse Medical Fasting lipids and blood chemistry NtproBNP Haematology (including ESR) MSU Fin Que + LOA + BR	PMA Nurse Medical Fasting lipids and blood chemistry NtproBNP Haematology (including ESR) MSU PSA Fin Que + LOA + BR	PMA IME R & E ECG Fasting lipids and blood chemistry Haematology (including ESR) MSU PSA Fin Que + LOA + BR	PMA IME R & E ECG Fasting lipids and blood chemistry Haematology (including ESR) MSU PSA Fin Que + LOA + BR
1,500,001 - 2,000,000	PMA Nurse medical HIV Fasting lipids and blood chemistry Haematology (including ESR) MSU Fin Que + LOA + BR	PMA Nurse medical HIV Fasting lipids and blood chemistry Haematology (including ESR) MSU Fin Que + LOA + BR	PMA Nurse medical HIV Fasting lipids and blood chemistry Haematology (including ESR) MSU Fin Que + LOA + BR	PMA Nurse Medical HIV Fasting lipids and blood chemistry NtproBNP Haematology (including ESR) MSU Fin Que + LOA + BR	PMA Nurse Medical HIV Fasting lipids and blood chemistry NtproBNP Haematology (including ESR) MSU PSA Fin Que + LOA + BR	PMA IME HIV R & E ECG Fasting lipids and blood chemistry Haematology (including ESR) MSU PSA Fin Que + LOA + BR	PMA IME HIV R & E ECG Fasting lipids and blood chemistry Haematology (including ESR) MSU PSA Fin Que + LOA + BR
Over 2,000,001	Refer Manual Underwriting	Refer Manual Underwriting	Refer Manual Underwriting	Refer Manual Underwriting	Refer Manual Underwriting	Refer Manual Underwriting	Refer Manual Underwriting

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

Zurich House, Frascati Road, Blackrock, Co. Dublin, A94 X9Y3, Ireland. Telephone: 01 283 1301 Fax: 01 283 1578 Website: www.zurich.ie

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