

# Underwriting Guide

A Broker's guide to the Underwriting Process



# Introduction

This document provides Brokers with a brief overview of the current Zurich Life underwriting process and is intended for Brokers only. It provides an overview of the common medical conditions we see in our day to day underwriting and gives a guide to the likely underwriting approach.

At Zurich, our goal is to create a fast, easy-to-use application journey. We individually underwrite each client so as to provide fair and accurate terms that are tailored to their personal circumstances.

We're constantly developing the technical capability of our Underwriters and are always focused on improvements to our underwriting system. This ensures we're up to speed with the ever-changing medical world and protection products.

With our highly experienced team and our advanced point of sale underwriting system, we look forward to working with you with the goal of providing the best service on the market for both you and your clients.

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## Understanding Underwriting

Underwriting is essentially the assessment of risk. We aim to ensure all clients are treated fairly and are charged the correct premium proportionate to the risk involved.

Underwriters will assess primarily the medical risk, but also the occupation, pursuits, and financial risk associated with each client.

Most cases can be underwritten with just the questions answered on the application form. This is particularly true if the online 'interactive route' has been selected (this is where the client's particular question set changes based on the client's disclosures).

However, occasionally, underwriters will require additional information in the form of client questionnaires, reports from the client's doctor, specialist or requesting examinations with an independent nurse or doctor.

The interactive route is highly recommended for quicker decisions at point of submission and indeed during the new business process.

Every life is individually assessed and given an underwriting decision.

**This is a guide only and will be useful when discussing different medical conditions with your client and to help manage expectations of underwriting requirements and terms. Please note it is a general indication of terms.**

**Zurich Underwriting Contact Details**

For updates on your risk applications	Broker Centre will reflect the current cases
To provide information on risk applications queries relating to applications	Telephone: 01 799 2826

**For Technical Underwriting Queries**

Email: <a href="mailto:Underwritingsupport@zurich.ie">Underwritingsupport@zurich.ie</a>	Telephone: 01 799 2825
There is a lot of relevant information for risk proposals on <a href="http://www.zurich.ie/broker-centre">www.zurich.ie/broker-centre</a>	

When it comes to life insurance, Zurich is committed to doing the best we can for our customers. That’s why we are one of the leading providers of protection products in Ireland. So if you’d like to take the next step, get in touch today. Zurich offers a wide range of financial products from

- Life Insurance Cover
- Savings & Investment Solutions
- Pension
- Retirement Products
- Individual Business.

Talk to your **Financial Broker** or **Advisor**  
Call our **Financial Planning Team** directly on **0818 202102**  
Email us at [customerservices@zurich.com](mailto:customerservices@zurich.com)  
Visit our website at [zurich.ie](http://zurich.ie)



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# Types of Underwriting Evidence

For most lives, underwriting will be done just with an application form. Increasingly, most Brokers choose the interactive route for risk applications. So, this means they choose an application route that changes with the various disclosures of the client. This means quicker underwriting decisions and an application record that reflects accurately the clients' disclosures. We are always happy to review client supplied evidence such as copies of specialist reports or blood tests.

However, there will be times when underwriting request additional evidence due to the sum assured, age of the client, existing cover or disclosures. Here is a quick overview of the types of evidence that might be requested.

<b>Biochemistry</b>	A full blood profile that looks for signs of potential abnormalities in the body including the liver, kidneys, cholesterol and blood sugar.
<b>Client Questionnaires</b>	We may issue a variety of medical and non-medical questionnaires to the client directly. Our most commonly used Client Questionnaires are included in our paper applications, while our full suite of Clients Questionnaires are available within the Underwriting section of the Zurich Broker Centre.
<b>Cotinine Test</b>	A cotinine test looks for nicotine in the body. These are rarely required on their own and will usually form part of any medical examination requested for non-smokers and ex-smokers. Cotinine tests will be requested on all Nurse Medicals for Non Smokers.
<b>Exercise ECG (electrocardiogram)</b>	An exercise electrocardiogram is a simple test used to check the heart's rhythm and electrical activity during exercise. The test will normally take place on a treadmill.
<b>ESR – Erythrocyte Sedimentation Rate</b>	A blood test used to test for inflammatory activity in the body.
<b>Fasting Lipids</b>	A blood test to show the level of Cholesterol, Triglycerides, HDL (high-density lipoprotein) and LDL (low-density lipoprotein) in the blood.
<b>Financial questionnaires</b>	Usually only required for large cases, this questionnaire gathers details about the client's or business' finances to help us validate the requested amount of cover.
<b>Haematology</b>	A full blood count of red cells, white cells and platelets.
<b>HIV Test</b>	Tested using a sample of blood or saliva, the nurse or doctor sends the sample directly to the laboratory. The client will always be made aware of the result. In the unlikely event of a positive test result, our Chief Medical Officer will personally manage the situation.
<b>IME – Independent Medical Examiners Report</b>	A medical examination carried out by an independent doctor (any doctor other than the clients own GP). The doctor will carry out an examination including blood pressure, height and weight, chest, heart, and urine, as well as asking the client some questions regarding their medical history.
<b>LOA – Loan Offer Agreement</b>	Legal contract between a lender and borrower detailing the amount and term/duration of the loan and the terms of contract including life cover requirements.
<b>MEGP – Medical Examiners Report own GP</b>	A medical examination carried out by the clients own GP. The doctor will carry out an examination including blood pressure, height and weight, chest, heart and urine, as well as asking the client some questions regarding their medical history.
<b>MSU – Microscopic urinalysis</b>	A microscopic urinalysis looks at a sample of urine under a microscope to check for blood, protein and cells that could indicate problems elsewhere in the body.
<b>Nurse Medical</b>	A medical screening carried out by a nurse at a time and place convenient to the client. The nurse will carry out a brief examination including blood pressure, height and weight and urine, as well as asking the client some brief questions regarding their medical history.
<b>NT-proBNP N-terminal pro-brain natriuretic peptide</b>	A blood test to measure heart function.
<b>PMA – Private Medical Attendants Report (A GP Report)</b>	A report from the clients own doctor detailing:  Current and past health including treatment, investigations and tests.  Any outstanding medical investigations, consultations or treatment.  Before we obtain a PMA we'll need permission from the client, (signed consent is part of the declaration on the proposal or the web declaration). The client can view the report before it is sent to us.
<b>PSA – Prostate Specific Antigen</b>	A blood test to detect abnormalities of the prostate.
<b>Resting ECG – Electrocardiogram</b>	The resting electrocardiogram is a test that measures the electrical activity of the heart. It is normally done by the clients own doctor.

# Underwriting Decisions Explained

## Standard Rates

This means there is no change to the quote provided assuming the input details remain the same.

## Usually, Standard Rates

This means in most cases standard rates apply but there may be extra risk considerations, in which case standard rates may not apply.

## Loaded / Rating

There are two types of loading which can apply, these are percentage or per mille loadings.

### Percentage loadings

We may charge an extra percentage / ratings premium for an increased risk.

They are permanent loadings which run the full term of the policy.

### Per Mille Loadings

A per mille rating is a rating applied to the sum assured which results in an increased premium. A per mille rating can be either temporary or permanent. If a temporary rating is applied, it will be for a short temporary set period and will be removed once the period has passed.

Temporary ratings are normally associated with cancer ratings.

Permanent ratings are normally associated with avocational or residential risks.

A per mille rating is only applied to Life Cover and is applied to every €1,000 cover.

#### Per mille example:

Example of a rating of 1 per mille means that for every €1,000 of cover, the premium is increased by €1 per annum over and above the standard premium.

So for €60,000 Life Cover, a rating of 1 per mille would result in an additional annual premium of  $60,000/1,000 = 60 \times 1 = €60$  per annum

## Exclusion

We may look to exclude a specific insured event or cause of disability from the policy if it is determined there is an increased risk of a particular event happening.

Exclusions can be applied to Serious Illness Cover, Income Protection Cover, Hospital Cash or Surgical Cash. We do not apply exclusions to Life Cover.

#### Example:

Back exclusion to Income Protection where there is history of back related issues.

## Postponed

This means we are unable to consider any terms for a specified period.

Generally, it is not possible to offer cover when a client is undergoing treatment or pending an investigation, however most lives are eligible for cover once investigations are complete.

## Declined

This means we are unable to offer cover now or in the future.

# Indicative Rating Guide

This guide will provide indicative ratings for various conditions. However, every individual is different, and the guide is indicative only of the most common ratings for the condition noted.

The table below suggests how the indicative ratings may affect the premium.

## Life Cover

Rating Type	Impact
Low	Premium will increase by 50 – 75%
Moderate	Premium will increase by 100 – 175%
High	Premium will increase by 200%+

## Serious Illness Cover / Cancer Cover / Income Protection

Rating Type	Impact
Low	Premium will increase by 50%
Moderate	Premium will increase by 75 – 100%
High	Premium will increase by 125%+



# Medical Conditions

## Blood Disorders

Blood disorders occur when blood cells don't form or function correctly and can lead to anaemia, frequent infection and a range of blood clotting disorders.

Underlying conditions range from simple dietary iron intake to serious underlying conditions e.g. malignancy.

### Anaemia

Anaemia is a condition in which there is not enough healthy red blood cells to carry adequate oxygen to the body's organs. Having anaemia can cause fatigue and weakness and can affect the ability to complete daily activities. It will also be caused by a serious medical condition.

There are many different types of anaemia, including: iron deficiency anaemia, sickle cell anaemia, haemolytic anaemia aplastic anaemia, pernicious anaemia and thalassaemia. The most common types of anaemia are:

### Iron Deficiency Anaemia

The most common anaemia is iron deficiency anaemia it mainly affects women and can be caused by diet, menstruation and pregnancy. It can however, be caused by more serious conditions e.g. ulcerative colitis or malignancy.

### B12 and folate deficiency

Vitamin B12 deficiency may be due to low vitamin B12 in the diet but can also be caused by impaired absorption of the vitamin in the small intestine due to conditions like coeliac, Crohn's, malignancy and alcoholism.

#### Client information we are likely to ask:

- How long ago it was diagnosed?
- Underlying cause (If known)
- Treatment received
- Dates and details of any tests including last blood tests, hospitalisations, investigations, consultations or referrals completed or awaited
- Details of symptoms, complications and time off work

#### Evidence most likely required:

- Client interactive questions or Client Questionnaire
- A GP Report for other forms of anaemia

#### Indicative Underwriting terms:

Iron, B12 or folate deficiency anaemia	Life Cover	Serious Illness	Income Protection	Cancer Cover
Normal blood tests, no symptoms, no complications	Standard Rates	Standard Rates	Standard Rates	Standard Rates
Some abnormalities in blood tests Mild symptoms and/or some complications	Low – Moderate	Low – Moderate	Low – High	Low – Moderate
Severe abnormalities on bloods Severe symptoms/complications	Postpone	Postpone	Postpone	Postpone

If cause is known, terms may be available.

## Haemochromatosis

Haemochromatosis is a disease which results in excess iron deposits in organs throughout the body. This iron overload can then result in damage to the affected organs. It is a common condition and awareness of the condition means earlier treatments such as blood removal (venesections) resulting in less complications.

### Client information we are likely to ask:

- How long ago it was diagnosed?
- Date and result of last ferritin level and other bloods such as liver function tests
- Dates and details of treatment received e.g., venesections
- Details of any tests, hospitalisations, investigations, consultations or referrals completed or awaited
- Details of any complications such as liver function or organ damage
- Time off work

### Evidence most likely required:

- Client interactive questions or Client Questionnaire

Haemochromatosis	Life Cover	Serious Illness	Income Protection	Cancer Cover
Normal bloods No symptoms or complications	Standard Rates	Standard Rates	Standard Rates	Standard Rates
Some blood abnormalities / Mild symptoms / Some complications	Low – Moderate	Moderate to Postpone	Moderate to Postpone	Standard Rates
Severe blood abnormalities, symptoms or complications	Postpone – Decline	Postpone – Decline	Postpone – Decline	Standard Rates

## Blood Pressure (Hypertension)

Hypertension / High blood pressure is where the blood pressure within the arteries is elevated above normal levels.

### Evidence most likely required:

- Client interactive questions or Client Blood Pressure Questionnaire

### Indicative Underwriting terms:

Blood pressure	Life Cover	Serious Illness	Income Protection	Cancer Cover
Well controlled No other cardiovascular risk factors or complications	Standard	Standard	Standard	Standard
Not adequately controlled Associated risk factors or complications	Low – Moderate	Moderate to High Rating	Low – Moderate	Standard
Poor control Not compliant with treatment Associated risk factors and complications	Postpone until control established – potentially decline	Postpone until control established – potentially decline	Postpone until control established – potentially decline	Standard

### Underwriting Decisions:

This will depend on blood pressure readings and other risk factors such as height, weight, family history and smoking. The more risk factors present or noted complications, and the younger the life, the higher any rating will be. The risk factors have a cumulative effect.

## Build/BMI

Body Mass Index (BMI) is a person's weight divided by their height. The World Health Organisation uses the following table to classify the BMI of adults.

BMI	Nutritional Status
Below 18.5	Underweight
18-24.9	Normal Weight
25.0-29.9	Pre-Obesity
30.0- 34.9	Obesity Class I
35.0-39.9	Obesity Class II
40.0 and above	Obesity Class III

### Underweight

A BMI of below 18.5 is regarded by the World Health Organisation as being underweight. Sometimes, the cause can be due to a serious medical condition or eating disorder which can affect Underwriting terms. In most cases an underwriter would require a GP Report to assess the risk. Potential terms could range from ordinary rates to a decline depending on how low their BMI is and what the underlying cause is.

### High Body Mass Index or Obesity

Obesity is associated with many serious conditions such as cancer, coronary artery disease, hypertension, stroke, diabetes, respiratory disease and osteoarthritis.

A BMI of 30 is classified by the World Health Organisation as Obesity Class 1. However, terms will depend on the clients other cardiovascular risk factors and the actual BMI. Normally, the higher the BMI the higher the rating.

#### Client information we are likely to ask:

- Height and weight and details of other risk factors as asked on application.

#### Evidence most likely required:

- Client height and weight on application.
- For higher BMIs, a medical examination will be required.

#### Underwriting terms:

	Life Cover	Serious Illness	Income Protection	Cancer Cover
BMI 25-30	Standard Rates	Standard Rates	Standard Rates	Standard Rates
BMI 30-34.9	Standard Rates – Low	Standard Rates – Low	Standard Rates – Low	Standard Rates
BMI 35-39.9	Low – Moderate	Low – Moderate	Low – Moderate	Low – Moderate
BMI 40+	Moderate – High – Decline	Moderate – High – Decline	Moderate – High – Decline	Moderate – High – Decline

For indicative ratings relating to a specific BMI, please email us at [Underwritingsupport@zurich.ie](mailto:Underwritingsupport@zurich.ie) or call us on 01 7992825

# Cancer and Growths

## Cancer

Cancer is a condition where cells in a specific part of the body grow and reproduce uncontrollably. The cancer cells can invade and destroy the surrounding healthy tissue, including organs. Cancer sometimes begins in one part of the body before spreading to other areas. This process is known as metastasis.

Cancer is a leading cause for death and serious illness claims.

There's more than 200 types of cancer, the most common being:

- Breast cancer
- Lung cancer
- Prostate cancer
- Bowel cancer

### Client information we are likely to ask:

- When was the diagnosis
- Where was the site of cancer
- Was there any recurrence or spread to another part of body? If so, full details.
- What was the staging including size & grade (if known?) Copies of reports from specialists are helpful if available.
- Details & dates of any treatment completed.
- Details, dates and results of any investigations or tests.
- Details of any planned or proposed treatment, tests, investigations, consultations or referrals.

### Evidence most likely required:

- A GP Report

### Indicative Underwriting terms:

Cancer is a complex condition to underwrite and our decision will be based on many factors such as cancer type, size, treatment and time since treatment was completed.

Please note that many cases after a number of years post treatment (including childhood cancers) can be accepted at standard rates for Life Cover and Income Protection.

Cancer	Life Cover	Serious Illness	Income Protection	Cancer Cover
Low stage/grade Localised Number of years since treatment complete	Low To Moderate	Exclude – Decline	Low – Moderate – Exclude	Exclude – Decline
Moderate stage and low to moderate grade Some invasion to lymph nodes Diagnosis and/or treatment in recent years	Moderate to High	Decline	High to Decline	Decline
High stage Recent diagnosis or ongoing treatment	Postpone	Decline	Decline	Decline
Spread to other sites (metastasis) or recurrence	Decline	Decline	Decline	Decline

For indicative ratings relating to cancer, please email us at [Underwritingsupport@zurich.ie](mailto:Underwritingsupport@zurich.ie) or on 01 7992825

## Benign Breast Lump, Growth or Cyst

Breast lumps have lots of different causes. Usually, there is a harmless cause such as a non-cancerous growth or an infection, however, sometimes there is a more sinister cause such as cancer.

### Client information we are likely to ask:

- Dates and details of symptoms including details of any change in size and shape
- Diagnosis – was it benign or malignant Results of any investigations (if available)
- Details & dates of any treatment both completed or planned
- Details of follow ups including planned monitoring
- Details of family history of breast or ovarian cancer

### Evidence most likely required:

- Client interactive questions or Client Questionnaire
- GP Report (if malignancy indicated)

### Indicative Underwriting terms:

Benign Breast lump or cyst	Life Cover	Serious Illness	Income Protection	Cancer Cover
No family history Not under follow up	Standard Rates	Usually, Standard Rates	Usually, Standard Rates	Usually, Standard Rates
Relevant family history Follow up required	Standard Rates or Low Rating	Low Rating or Exclude	Usually, Standard Rates	Low Rating or Exclude

## Growths: Lump, Bumps, Moles or Benign Growths

Benign growths and moles come under many different names and can be found anywhere on the body. Some may be removed for cosmetic reasons, some disappear themselves or some are removed and sent for histology if the doctor or specialist is uncertain if they are benign or malignant.

### Client information we are likely to ask:

- Dates and details of symptoms including details of any change in size and shape
- Has it been removed or is it still present
- Diagnosis – was it benign or malignant? Results of any investigations (if available)
- Details & dates of any treatment both completed or planned
- Details of follow ups including planned monitoring

### Evidence most likely required:

- Client interactive questions or Client Questionnaire
- A GP Report (if malignancy indicated)

### Indicative Underwriting terms:

Growths	Life Cover	Serious Illness	Income Protection	Cancer Cover
Removed confirm benign, No follow up	Standard Rates	Standard Rates	Standard Rates	Standard Rates
Not removed Evaluated by a specialist, felt to be benign and no treatment required	Standard Rates	Usually, Standard Rates	Standard Rates	Usually, Standard Rates
Follow up required, awaiting removal or investigations pending	Postpone	Postpone	Postpone	Postpone
Benign Brain tumours	Individual Consideration	Individual Consideration	Individual Consideration	Individual Consideration

# Cholesterol (High)

Cholesterol is a type of fat found in the blood, essential to the functioning of the body. If raised above the level acceptable for age and sex, it can be an indicator of future heart disease.

## Client information we are likely to ask:

- When was it diagnosed
- What was or is the treatment received
- Results of the initial and most recent cholesterol test
- Date of last check
- Details of any tests, hospitalisations, investigations, consultations or referrals completed or awaited

## Evidence most likely required:

Client interactive questions or Client Questionnaire

## Indicative Underwriting terms:

Underwriting terms: depend on cholesterol levels and other risk factors such as height, weight, family history and smoking. The more risk factors present, and the younger the life, the higher any rating will be. The risk factors have a cumulative effect.

However, well controlled hypercholesterolaemia with no risk factors is usually acceptable at standard rates for all benefits.

Cholesterol	Life Cover	Serious Illness	Income Protection	Cancer Cover
Well controlled No risk factors	Standard	Standard	Standard	Standard
Sub optimal control or associated risk factors	Low – Moderate	Moderate to High Rating	Low – Moderate	Standard
Poor control- not compliant with treatment- Possible risk factors	High rating – postpone until control established	Postpone until control established – potentially decline	Postpone until control established – potentially decline	Standard

# Covid-19

Covid 19 affects different people in different ways with some people being asymptomatic while some people have required assisted ventilation in intensive care units or died from the condition. Some have recovered uneventfully while some have developed complications from scarring of the lungs or long covid.

## Client information we are likely to ask:

- Confirmation of recovery
- Details of any complications including long covid or hospitalisation

## Evidence most likely required:

- Client interactive questions
- A GP Report if complications or residuals e.g. long covid

## Indicative Underwriting terms:

COVID-19	Life Cover	Serious Illness	Income Protection	Cancer Cover
Full recovery with no hospitalisation due to covid or complications	Standard Rates	Standard Rates	Standard Rates	Standard Rates
With a history of hospitalisation or complications	Individual Consideration	Individual Consideration	Individual Consideration	Individual Consideration

# Endocrine Disorders

The endocrine system uses glands throughout the body to produce and release hormones, which can affect several bodily processes. Endocrine disorders affect the endocrine system. If hormone levels are too high or too low, or if the body does not respond to hormones correctly, a person may have an endocrine disorder.

## Diabetes

Diabetes is a chronic condition associated with abnormally high blood sugar levels due to the body's inability to produce sufficient insulin or to respond to insulin when it's produced.

With type 1 diabetes no insulin is produced by the body and insulin injections are required. With type 2 diabetes not enough insulin is produced by the body or the body produces insulin that becomes resistant to it. Complications linked to diabetes include heart disease, stroke, kidney failure and blindness.

### Client information we are likely to ask:

- When was the diagnosis
- Type of Diabetes
- Results of most recent Bloods (HbA1c and cholesterol)
- Treatment received
- Details of any tests, hospitalisations, investigations, consultations or referrals completed or awaited
- Any complications e.g. Kidney, eye, foot, cardiac or neurological
- Time off work

### Evidence most likely required:

- Client interactive questions or Client Questionnaire
- A GP Report

Most clients attend a specialist diabetic clinic. If they have a recent report in their possession, we may be able to use this instead of a GP Report.

### Indicative Underwriting terms:

Diabetes	Life Cover	Serious Illness	Income Protection	Cancer Cover
Diabetes	Low – Decline	Usually Decline*	Decline	Low

\*Terms may be available for well controlled Type 2 Diabetes.

Generally Underwriting terms are lower for Type 2 Diabetes vs Type 1 Diabetes.

Rating for life range from low ratings to a decline which depend on a number of factors such as age, date of diagnosis, family history, smoking status, blood pressure, height and weight, control, residual complications and any other significant medical history.

A combination of Ischaemic heart disease (eg angina, heart attack, heart disease) or stroke and diabetes means it is likely we will decline cover.

## Hyperthyroidism / Overactive Thyroid

The thyroid gland is overactive and makes excess amounts of thyroid hormone. The complications include heart palpitations, weight loss, tremor and eye disorders. Treatments include surgery medication or radioactive iodine.

### Client information we are likely to ask:

- When diagnosed
- Results of most recent thyroid blood tests
- Treatment received
- Details of any tests, hospitalisations, investigations, consultations or referrals completed or awaited
- Complications
- Time off work

### Evidence most likely required:

- Client interactive questions or Client Thyroid Questionnaire
- Rarely GP Report

Hyperthyroid	Life Cover	Serious Illness	Income Protection	Cancer Cover
Mild-controlled-asymptomatic	Standard Rates	Standard Rates	Standard Rates	Standard Rates
Uncontrolled-mild symptoms-some complication	Standard Rates – Low Rating	Standard Rates – Low Rating	Standard Rates	Standard Rates – Low Rating
Still under investigation- uncontrolled-severe symptoms	Postpone	Postpone	Standard Rates Postpone if under diagnosis not confirmed	Postpone

## Hypothyroidism / Underactive Thyroid

Hypothyroidism under active thyroid can result from a variety of conditions including thyroiditis or treatment with radioactive iodine for overactive thyroid.

### Client information we are likely to ask:

- When diagnosed
- Results of most recent thyroid bloods tests
- Treatment received
- Details of any tests, hospitalisations, investigations, consultations or referrals completed or awaited
- Complications
- Time off work

### Evidence most likely required:

Client interactive questions or Thyroid Questionnaire

### Indicative Underwriting terms:

Hyperthyroid	Life Cover	Serious Illness	Income Protection	Cancer Cover
Well controlled No complications	Standard Rates	Standard Rates	Standard Rates	Standard Rates
Less than optimum control mild symptoms some complication	Standard Rates – Low Rating	Standard Rates – Low Rating	Standard Rates – Low Rating	Standard Rates
Diagnosis not certain Uncontrolled- Severe symptoms Severe complications	Postpone	Postpone	Postpone	Postpone



# Ear Disorders

## Deafness / Loss of hearing

### Client information we are likely to ask:

- When diagnosed
- Cause
- Extent of hearing loss, if unilateral or bilateral
- Details of any tests, hospitalisations, investigations, consultations or referrals completed or awaited
- Time off work

### Evidence most likely required:

Client interactive questions or Client Ear Disorders Questionnaire:

Loss of hearing	Life Cover	Serious Illness	Income Protection	Cancer Cover
Unilateral (deaf in one ear only) Due to an accident or congenital (deaf since birth)	Standard Rates	Standard Rates	Standard Rates	Standard Rates
Bilateral (deaf in both ears) Due to an accident or congenital (deaf since birth)	Standard Rates	Exclusion	Exclusion	Standard Rates
Unexplained rapid onset or rapidly progressive	Postpone	Postpone	Postpone	Postpone

# Eye Disorders

## Blindness

Blindness is a lack of vision. It may also refer to a loss of vision that cannot be corrected with glasses or contact lenses. Partial blindness means you have very limited vision. Complete blindness means you cannot see anything and do not see light.

### Client information we are likely to ask:

- When diagnosed
- Extent of sight loss
- Any underlying cause if known
- Details of any tests, hospitalisations, investigations, consultations or referrals completed or awaited
- Time off work

### Evidence most likely required:

Client interactive questions or Client Eye Disorders Questionnaire

Blindness	Life Cover	Serious Illness	Income Protection	Cancer Cover
Congenital (blind since birth) or due to accident	Standard Rates	Exclusion	Exclusion	Standard Rates
Colour blind (since birth/childhood)	Standard Rates	Standard Rates	Standard Rates	Standard Rates
Less than 1 year since onset	Postpone 1 Year	Postpone 1 Year	Postpone 1 Year	Usually, Standard Rates
Greater than 1 year Blindness due to disease e.g. stroke, brain haemorrhage or tumour	Individual Consideration	Individual Consideration	Individual Consideration	Individual Consideration

## Glaucoma

Glaucoma is a common eye condition where the optic nerve, which connects the brain to the eye becomes damaged. It is caused by an increase in pressure in the eye and can lead to blindness if not treated.

### Client information we are likely to ask:

- When diagnosed
- Any residual visual deficit
- Treatment
- Details of any tests, hospitalisations, investigations, consultations or referrals completed or awaited
- Time off work

### Evidence most likely required:

Client interactive questions or Client Eye Disorders Questionnaire

Glaucoma	Life Cover	Serious Illness	Income Protection	Cancer Cover
With surgery fully recovery No recurrence No visual deficit	Standard Rates	Standard Rates	Standard Rates	Standard Rates
With surgery or medical treatment only Visual deficit	Standard Rates	Exclusion	Exclusion	Standard Rates

## Family History

Family history is important when identifying a person's susceptibility to developing certain conditions. Some family histories combined with the client's personal history is also important.

Individuals who are adopted and do not know their family history are assessed as having a clean family history.

### Family history: Alzheimer's Disease

#### Client information we are likely to ask:

- How many family members had Alzheimer's disease
- Family members age at diagnosis

#### Indicative Underwriting terms:

This is based on a combination of the number of family members affected, their ages at diagnosis and the age of the applicant.

	Life Cover	Serious Illness	Income Protection	Cancer Cover
Family History of early onset Alzheimer's disease	Standard Rates – Low Loading	Standard Rates – Exclusion	Standard Rates – Exclusion	Standard Rates

## Family history: Bowel Cancer and Colonic polyps

### Client information we are likely to ask:

- How many family members had bowel cancer
- Family members age at diagnosis
- Is there a family history of Lynch syndrome, HNPCC or FAP
- Does the client attend for any recommended screening eg colonoscopy
- Has the client even had any polyps, if yes were these benign

### Evidence most likely required:

Family history question on proposal

### Underwriting terms:

There are many different types of bowel cancer and conditions associated with bowel cancer. Terms will be dependent on type of cancer, recommended screening and if the client has any personal history of polyps.

Family history – bowel cancer	Life Cover	Serious Illness	Income Protection	Cancer Cover
Bowel cancer type unknown One family member affected below age 60 Client compliant with recommended screening	Standard Rates	Standard Rates	Standard Rates	Standard Rates
Family history of familial adenomatous polyposis (FAP): One family member affected client compliant with recommended screening	Standard Rates – Low Loading	Exclusion	Exclusion	Exclusion
Family history of Hereditary nonpolyposis colorectal cancer (HNPCC)	Low – Moderate Rating	Exclusion	Low to Moderate Rating	Exclusion

## Family history: Breast Cancer

### Client information we are likely to ask:

- How many family members had breast cancer
- Family members age at diagnosis
- Does the client attend for any recommended investigations?
- Results of any screening scans?

### Evidence most likely required:

Family history question on proposal

### Indicative Underwriting terms:

Family History – breast cancer	Life Cover	Serious Illness	Income Protection	Cancer Cover
One family member cancer below age 50	Standard Rates – Low Loading	Low – Moderate Rating or Exclusion	Standard Rates – Low Loading	Low – Moderate Rating or Exclusion

## Family history: Cardiomyopathy

### Client information we are likely to ask:

- How many family members had Cardiomyopathy
- Family member's age at diagnosis
- Type of cardiomyopathy

Has the client had echocardiograph or Cardiac MRI to out rule this condition within the last 5 years (if no investigations within the last 5 years we may not be able to offer terms)

Underwriting decision is based on a combination of the number of family member affected, their ages at diagnosis and the age of the applicant.

### Evidence most likely required:

Family history question on proposal

### Indicative Underwriting terms:

For indicative ratings relating to this family history please email us at [Underwritingsupport@zurich.ie](mailto:Underwritingsupport@zurich.ie) or on 01 7992825.

## Family history: Motor Neurone

### Client information we are likely to ask:

- How many family members had Motor neurone
- Family members age at diagnosis

### Evidence most likely required:

Family history question on proposal

Family History – motor neurone	Life Cover	Serious Illness	Income Protection	Cancer Cover
One family member	Standard Rates	Standard Rates	Standard Rates	Standard Rates
Two family members	Individual Consideration	Exclusion	Exclusion	Standard Rates

## Family history: Multiple Sclerosis

### Client information we are likely to ask:

- How many family members had/have Multiple sclerosis
- Details of relationship to this family member

### Evidence most likely required:

Family history question on proposal

### Indicative Underwriting terms:

Family History – Multiple Sclerosis	Life Cover	Serious Illness	Income Protection	Cancer Cover
One family member – client aged less than 50	Standard Rates	Exclusion	Exclusion	Standard Rates
One family member – client aged over 50	Standard Rates	Exclusion	Exclusion	Standard Rates
Two family members – client aged Less than 50	Standard Rates	Exclusion	Exclusion	Standard Rates
Two family members – client aged over 50	Standard Rates	Low	Low	Standard Rates

## Family history: Ovarian Cancer

### Client information we are likely to ask:

- How many family members had ovarian cancer
- Family members age at diagnosis
- Family history of any other type of cancer e.g. breast, stomach, colorectal or Endometrial

### Evidence most likely required:

Family history question on proposal

### Indicative Underwriting terms:

Family History – ovarian cancer	Life Cover	Serious Illness	Income Protection	Cancer Cover
One family member with ovarian cancer	Standard Rates	Standard Rates/ Exclusion*	Standard Rates	Standard Rates/ Exclusion

\*Terms will depend on age of client, investigations recommendations and age of family member when diagnosed.

## Family history: Parkinson's

### Client information we are likely to ask:

- How many family members had Parkinson's
- Family members age at diagnosis

### Evidence most likely required:

Family history question on proposal

### Indicative Underwriting terms:

Family history – Parkinson's	Life Cover	Serious Illness	Income Protection	Cancer Cover
One family member diagnosed over age 50 or applicant over age 65	Standard Rates	Standard Rates	Standard Rates	Standard Rates
One family member diagnosed before the age of 50 (applicant under age 65) or Two family members affected	Standard Rates	Exclusion	Standard Rates	Standard Rates

## Family history: Polycystic Kidney Disease

### Client information we are likely to ask:

- How many family members had Polycystic Kidney Disease
- Details of Investigations carried out eg Urine test, CT, Ultrasound or MRI of the kidney

### Evidence most likely required:

Family history question on proposal

### Indicative Underwriting terms:

Family History – Polycystic Kidney Disease	Life Cover	Serious Illness	Income Protection	Cancer Cover
Client over age 30 at application Normal Kidney ultrasound CT or MRI and normal urinalysis	Standard Rates	Standard Rates	Standard Rates	Standard Rates

For other scenarios relating to this family history.

Please email us at [Underwritingsupport@zurich.ie](mailto:Underwritingsupport@zurich.ie) or on 01 7992825

# Gastrointestinal Disorders

Gastrointestinal disorders is the term used to refer to any condition or disease that occurs within the gastrointestinal tract. The gastrointestinal tract (also called the GI tract) is a series of hollow organs that form a long continuous passage from the mouth to the anus.

## Barrett's Oesophagus

With Barrett's Oesophagus there are changes to the cells of the oesophagus. There is a higher rate of oesophageal cancer in individuals with Barrett's oesophagus and regular follow up is required.

### Client information we are likely to ask:

- Year of diagnosis
- Date of last scope
- Results of scans and details of any tests, hospitalisations, investigations, consultations or referrals completed or awaited

### Evidence most likely required:

A GP Report

### Indicative Underwriting terms:

Barrett's Oesophagus	Life Cover	Serious Illness	Income Protection	Cancer Cover
Fully controlled Occasional symptoms- No dysplasia or low grade dysplasia	Standard Rates	Exclusion	Standard Rates	Exclusion
Frequent symptoms – Low grade dysplasia	Low – Moderate	Exclusion	Low – Moderate Exclusion	Exclusion
Outstanding Investigations Not following up on regular screening Severe symptoms High grade dysplasia	Postpone – Decline	Postpone – Decline	Postpone	Postpone

## Coeliac Disease

With coeliac, there is a hypersensitivity of the small intestine to gluten in foods such as wheat barley and rye. Gluten causes the lining of the small intestine to become inflamed thus reducing the coeliac's ability to absorb certain foods.

### Client information we are likely to ask:

- How long ago it was diagnosed
- The number and severity of attacks
- Is condition well controlled on diet
- Details of any tests, hospitalisations, investigations, consultations or referrals completed or awaited
- Time off work

### Evidence most likely required:

Client interactive questions or Client Coeliac Questionnaire

### Indicative Underwriting terms:

Coeliac Disease	Life Cover	Serious Illness	Income Protection	Cancer Cover
Fully controlled, diet compliant, Diagnosed over a year ago	Standard Rates	Standard Rates	Standard Rates	Standard Rates
Mild symptoms Some complications- Greater than 1 year since diagnosis	Standard rates – Low Rating	Standard rates – Low Rating	Low – Moderate Rating	Standard Rates
Outstanding Investigations Recent diagnosis Severe symptoms/complications Long periods of time off work	Postpone – Decline	Postpone – Decline	Postpone	Postpone

## Crohn's Disease

Crohn's disease is a chronic inflammatory condition affecting the intestine, but which may also affect any part of the gastrointestinal tract. Symptoms include diarrhoea, weight loss and rectal bleeding and can be a risk factor for colonic cancer.

### Client information we are likely to ask:

- How long ago it was diagnosed
- The number and severity of attacks
- Treatment received including whether surgery has taken place
- Details of any tests, hospitalisations, investigations, consultations or referrals completed or awaited
- Time off work

### Evidence most likely required:

- Client interactive questions or Client Crohns Disease Questionnaire
- Sometimes GP Report for more severe cases recent/frequent hospitalisation

### Indicative Underwriting terms:

Crohn's Disease	Life Cover	Serious Illness	Income Protection	Cancer Cover
Mild, Asymptomatic No Complications	Standard Rates to Low Rating	Exclusion	Low to Moderate Exclusion	Standard Rates
Mild with recurrent symptoms, Use of steroids or other immunotherapy medications	Low to Moderate	Moderate with Exclusion	High with Exclusion, Postpone or Decline	Standard Rates
Chronic symptoms, complications recent diagnosis use of steroids or other immunosuppressant medications. Extended time off work	High – Postpone – Decline	High with Exclusion – Decline	Postpone – Decline	Standard Rates

## Gallstones / Gall Bladder Removal

Gallstones are hardened deposits of bile that can form in your gallbladder

The gallbladder is a small, pear-shaped organ that stores and releases bile. Bile is the fluid your liver produces that helps digest fats in the food you eat.

### Client information we are likely to ask:

- How long ago it was diagnosed
- The number and severity of attacks
- Treatment received including whether surgery has taken place
- Details of any tests, hospitalisations, investigations, consultations or referrals completed or awaited
- Time off work

### Evidence most likely required:

Client interactive questions or Client Questionnaire

### Indicative Underwriting terms:

Gallstones / Gallbladder removed	Life Cover	Serious Illness	Income Protection	Cancer Cover
Mild attacks, asymptomatic	Standard Rates	Standard Rates	Standard Rates	Standard Rates
With current symptoms	Standard Rates	Postpone	Exclusion	Standard Rates
With surgery full recovery – within the last 3 months	Standard Rates	Postpone	Postpone	Standard Rates
With surgery full recovery – greater than 3 months	Standard Rates	Standard Rates	Standard Rates	Standard Rates

## Gastro-Oesophageal Reflux Disease (GORD)

Gastro-oesophageal reflux disease (GORD) is a common condition caused where acid from the stomach flows back up the oesophagus causing chronic acid reflux.

### Client information we are likely to ask:

- How long ago it was diagnosed
- Treatment received
- Details of investigations carried out or awaited
- Time off work

### Evidence most likely required:

Client interactive questions or Client Stomach Disorders Questionnaire

### Indicative Underwriting terms:

GORD	Life Cover	Serious Illness	Income Protection	Cancer Cover
Mild symptoms fully investigated	Standard Rates	Standard Rates	Standard Rates	Standard Rates
Moderate symptoms, Fully investigated	Standard Rates – Low	Standard Rates – Low	Low Rating – Exclude	Standard Rates
Ongoing severe symptoms, Not fully investigated, Extended absence off work	Postpone – Decline	Postpone – Decline	Postpone – Decline	Postpone – Decline

## Hernia

A hernia is a protrusion of an organ, or part of an organ through the wall of the cavity containing it. Some of the most common are Hiatus hernia, umbilical and inguinal hernia.

Hiatus hernia is where the upper part of the stomach herniates into the chest cavity causing a fullness sensation or reflux.

Umbilical hernia is where the intestine appears as a bulge as the umbilical area.

Inguinal hernia is where the intestine appears as a bulge at the groin.

### Client information we are likely to ask:

- How long ago it was diagnosed
- Treatment received
- Details of investigations or surgery carried out or awaited
- Time off work

### Evidence most likely required:

Client interactive questions or Client Stomach Disorders Questionnaire

### Indicative Underwriting terms:

Hernia	Life Cover	Serious Illness	Income Protection	Cancer Cover
Treated Full recovery	Standard Rates	Standard Rates	Standard Rates	Standard Rates
Hernia present- mild symptoms	Standard Rates	Standard Rates	Low – Exclude	Standard Rates
Hernia present- with ongoing symptoms or awaiting surgery	Standard Rates – Low Postpone	Standard Rates – Low Postpone	Postpone	Standard Rates*

\* if diagnosis certain



## Irritable Bowel Syndrome

Irritable bowel syndrome is a common condition that affects the digestive system causing stomach cramps, bloating, diarrhoea and constipation. The condition is sometimes linked to diet, stress or family history.

### Client information we are likely to ask:

- How long ago it was diagnosed
- Treatment received
- Details of investigations carried out or awaited
- Time off work

### Evidence most likely required:

Client interactive questions or Client Stomach Disorders Questionnaire

### Underwriting terms:

Irritable Bowel Syndrome	Life Cover	Serious Illness	Income Protection	Cancer Cover
Mild symptoms, fully investigated	Standard Rates	Standard Rates	Standard Rates – low	Standard Rates
Moderate symptoms, fully investigated	Standard Rates	Standard Rates	Low Rating – Postpone – Decline	Standard Rates
Severe pain, ongoing investigations, extended absence off work	Postpone – Decline	Postpone – Decline	Postpone – Decline	Postpone – Decline

## Ulcerative Colitis

Ulcerative colitis is a chronic inflammatory condition of the large bowel and rectum due to the formation of ulcers that can bleed and produce pus. The main symptoms include diarrhoea, rectal bleeding and stomach pain and tiredness.

### Client information we are likely to ask:

- How long ago it was diagnosed
- The number and severity of attacks
- Date/year of last attack
- Treatment received including whether surgery has taken place
- Details of any tests, hospitalisations, investigations, consultations or referrals completed or awaited
- Time off work

### Evidence most likely required:

- Client interactive questions or Client Ulcerative Colitis Questionnaire
- Sometimes GP Report for more severe cases recent/frequent hospitalisation

### Underwriting terms:

Ulcerative Colitis	Life Cover	Serious Illness	Income Protection	Cancer Cover
Mild, fully investigated, asymptomatic	Standard Rates to Low	Exclusion	Low to Moderate with Exclusion	Standard Rates
Mild but recurrent symptoms, Use of steroids or other immunotherapy medications	Low to Moderate Rating	Moderate Rating with Exclusion	High with Exclusion Postpone or Decline	Standard Rates
Chronic symptoms or complications, recent diagnosis, use of steroids or other immunosuppressant medications. Extended time off work	High – Postpone – Decline	High with Exclusion – Decline	Postpone – Decline	Usually Standard Rates

## Ulcer

Ulcers are sores on the lining of your stomach or small intestine that cause discomfort when you eat or after you eat. The most common are duodenal and gastric ulcers.

### Client information we are likely to ask:

- How long ago it was diagnosed
- Type of ulcer if known
- Treatment received
- Details of investigations carried out or awaited
- Time off work

### Evidence most likely required:

Client interactive questions or Client Stomach Disorders Questionnaire

Ulcer	Life Cover	Serious Illness	Income Protection	Cancer Cover
Mild symptoms Fully investigated	Standard Rates	Standard Rates	Standard Rates	Standard Rates
Moderate symptoms, Fully investigated	Standard Rates – Low	Standard Rates – Low	Low Rating – Exclude	Standard Rates
Ongoing severe symptoms, Not fully investigated, Extended absence off work	Postpone – Decline	Postpone – Decline	Postpone – Decline	Postpone – Decline

## Gynaecological Disorder

Gynaecological disorders are conditions which affects the female reproduction organs, including the womb (uterus), ovaries, fallopian tubes, vagina and vulva. The conditions range from abnormal smears, heavy or irregular periods, uterine prolapse, fibroids cysts and malignancy.

### Abnormal Smear

This involves a collection of cells taken from the cervix which show changes from normal healthy cells. It is not defined as cancerous but will require further investigation and possible treatment.

### Client information we are likely to ask:

- When was the abnormal smear
- Details of the abnormality
- Treatment received
- Results of most recent smear to include whether Human papillomavirus (HPV) positive or negative (if client has the actual smear result, we can use this rather than writing to the GP)
- Details of any tests, hospitalisations, investigations, consultations or referrals completed or awaited

### Evidence most likely required:

Interactive Questions on Proposal / Client Gynaecological Questionnaire

### Underwriting decision

Terms will depend on the degree of the abnormality (CIN classification) whether HPV positive or negative and whether smears have normalised following initial diagnosis

For early-stage Cervical Intraepithelial Neoplasia (CIN) – most cases standard rates will be offered and for CIN II and CIN III – follow up smears and completion of treatment are generally required before terms are offered. Exclusions may apply.

For indicative ratings relating to Abnormal Smears

Please email us at [Underwritingsupport@zurich.ie](mailto:Underwritingsupport@zurich.ie) or on 01 7992825

## Endometriosis

Endometriosis is the presence of very small pieces of endometrial tissue in any extra-uterine location including the ovaries, fallopian tube, bladder, vagina, rectum, uterine ligaments, pelvic structures and abdominal cavity. Adenomyosis is the term used when endometrial tissue implants are in the myometrium (the deep muscle layer of the uterus).

Endometriomas undergo the same cyclic changes of menstruation causing pain and discomfort.

### Client information we are likely to ask:

- How long ago it was diagnosed
- The number and severity of attacks
- Treatment received including whether surgery has taken place
- Details of any tests, hospitalisations, investigations, consultations or referrals completed or awaited
- Time off work

### Evidence most likely required:

Interactive underwriting questions on the online proposal or Client Gynaecological Questionnaire

### Underwriting terms:

Endometriosis	Life Cover	Serious Illness	Income Protection	Cancer Cover
Asymptomatic or full recovery	Standard Rates	Standard Rates	Standard Rates	Standard Rates
Mild no complications, no time off work	Standard Rates	Standard Rates	Standard Rates	Standard Rates
Mild to Moderate on medication, some complications	Standard Rates	Standard Rates	Low Rating – Exclude	Standard Rates
Severe – complications e.g. adhesions or long periods off work	Low	Low	Exclude – Postpone – Decline	Standard Rates

## Fibroids

A uterine fibroid is an encapsulated benign tumour, they may be single or multiple and is composed mainly of fibrous tissue which may undergo a degenerative or, rarely, malignant change.

### Client information we are likely to ask:

- How long ago it was diagnosed
- Details of treatment received including whether surgery has taken place
- Was malignancy excluded
- Details of any tests, hospitalisations, investigations, consultations or referrals completed or awaited
- Time off work

### Evidence most likely required:

Interactive underwriting questions on the online proposal or Client Gynaecological Questionnaire

Fibroids	Life Cover	Serious Illness	Income Protection	Cancer Cover
Removed confirmed as benign	Standard Rates	Standard Rates	Standard Rates	Standard Rates
Small fibroids, No significant symptoms, no surgery intended	Standard Rates	Standard Rates	Standard Rates	Standard Rates
Chronic symptoms or complications, recent diagnosis, use of steroids or other immunosuppressant medications. Extended time off work	Postpone	Postpone	Postpone	Postpone

## Hysterectomy / Oophorectomy

- Hysterectomy – The surgical removal of the uterus.
- Oophorectomy – The surgical removal of the ovary/ovaries.
- Salpingo-oophorectomy – the surgical removal of the fallopian tube and ovary.

There are many reasons why these procedures may have been warranted including cyst, endometriosis, prolapse, ectopic pregnancy, menorrhagia (heavy bleeding) or cancer.

Underwriting will look to understand the underlying reason the surgery was warranted.

### Client information we are likely to ask:

- When was the surgery
- Reason for the surgery
- Was malignancy out ruled
- Has a complete recovery been made and client discharged from follow up
- Details of any tests, hospitalisations, investigations, consultations or referrals completed or awaited
- Time off work

### Evidence most likely required:

Interactive underwriting questions on the online proposal or Client Gynaecological Questionnaire

Hysterectomy	Life Cover	Serious Illness	Income Protection	Cancer Cover
Surgery complete, full recovery, confirmed benign histology	Standard Rates	Standard Rates	Standard Rates	Standard Rates
Hysterectomy awaited for prolapse or endometriosis	Standard Rates	Usually Standard*	Postpone 3 months after surgery	Usually Standard*
Hysterectomy awaited for menorrhagia, cyst or growth	Postpone	Postpone	Postpone	Postpone

\*rate for cause

## Ovarian Cyst

An ovarian cyst is a sac lined with epithelial tissue which contains fluid, gas or soft material. They can vary in size. Small cysts often need no intervention whereas larger cysts may require surgery or monitoring.

### Client information we are likely to ask:

- How long ago it was diagnosed
- Treatment received including whether surgery has taken place
- Was it benign
- Details of any tests, hospitalisations, investigations, consultations, or referrals completed or awaited
- Time off work

### Evidence most likely required:

Interactive underwriting questions on the online proposal or Client Gynaecological Questionnaire

If larger cysts present, under observations or recently diagnosed, a GP report may be required to see if terms possible

### Indicative Underwriting terms:

Ovarian Cyst	Life Cover	Serious Illness	Income Protection	Cancer Cover
Ovarian simple cyst, Small requires no intervention,	Standard Rates	Standard Rates	Standard Rates	Standard Rates
Ovarian cyst removed, Fully recovered, Confirmed benign	Standard Rates	Standard Rates	Standard Rates	Standard Rates
Ovarian cyst under investigations, requires follow up scans awaiting removal	Postpone	Postpone	Postpone	Postpone

## Polycystic Ovarian Syndrome (PCOS)

Polycystic ovary syndrome (PCOS) is a condition which results in some of the following, abnormal menstruation, anovulatory infertility, hirsutism, and obesity associated with high blood levels of androgens and insulin resistance. The syndrome is usually associated with multiple cysts in the ovaries.

### Client information we are likely to ask:

- How long ago it was diagnosed
- Height and weight
- Any associated raised cholesterol, abnormal glucose or blood pressure
- Details of any tests, hospitalisations, investigations, consultations or referrals completed or awaited
- Time off work

### Evidence most likely required:

Interactive underwriting questions on the online proposal or client specific questions

PCOS	Life Cover	Serious Illness	Income Protection	Cancer Cover
Fully investigated Without elevated BMI, blood pressure, Cholesterol, impaired glucose	Standard Rates	Standard Rates	Standard Rates	Standard Rates
With associate elevated BMI, blood pressure, cholesterol, glucose	Low to Moderate	Low to Moderate	Low to Moderate	Standard Rates

## Heart Disease / Disorders

Heart disease describes a range of conditions that affect your heart. The risk of certain heart diseases may be increased by smoking, high blood pressure, high cholesterol, unhealthy diet, lack of exercise, and obesity. Heart disorders include valvular and structural heart disease or abnormalities of heart rhythm.

### Angina

Angina is chest pain caused by reduced blood flow to the heart muscles. For underwriting purposes, we look at the extent of the heart disease causing the angina symptoms.

**For Underwriting information on angina, see coronary artery disease below.**

### Atrial Fibrillation

Atrial fibrillation is irregular heart rhythm due to the firing of multiple foci in the atria. Heart rates are elevated at 150-200 as the heart is fibrillating rather than effectively contracting. There are multiple causes some of which are Ischaemic heart disease, high blood pressure, thyroid disease, or valvular heart disease. It can be treated with medication, Cardioversion (shocking the heart) or cardiac ablation.

### Complications which can arise are:

- Emboli (blood clots) to the arm, legs internal organs eg intestine or kidney
- Stroke/minor strokes
- Cardiomyopathy – (is a disease of the heart muscle that makes it harder for the heart to pump blood to the rest of the body).

### Client information we are likely to ask:

We will normally seek medical evidence

### Evidence most likely required:

A GP Report

**Indicative Underwriting terms:**

Atrial Fibrillation	Life Cover	Serious Illness	Income Protection	Cancer Cover
Controlled condition, Diagnosed greater than 12 months	Standard Rates Low – Moderate *	Low – Decline *	Moderate, Exclude – Decline (if under age 50) *	Standard Rates
Controlled Atrial fibrillation where the heart rhythm is normal and has been normal for 1 year	Standard Rates to Low	Standard Rates – Moderate Rating *	Age 65 or less- Standard Rates to Low Rating	Standard Rates
Onset in the last year. Not fully investigated or awaiting cardioversion or ablation	Postpone	Postpone	Postpone	Standard Rates
With complication eg CVA or cardiomyopathy	Decline	Decline	Decline	Standard Rates

\* For indicative ratings relating to Atrial Fibrillation please email us on Underwritingsupport@zurich.ie or on 01 7992825

**Coronary Artery Disease with or without Stenting / Bypass**

Coronary artery disease is the most common type of heart disease. Coronary artery disease or Ischaemic heart disease is caused by plaque build-up in the wall of the coronary arteries. The plaques build up and narrow the artery over time.

**Client information we are likely to ask:**

- Age diagnosed (the younger the client generally the higher the loading)
- Treatment received
- Details of any tests, hospitalisations, investigations, consultations or referrals completed or awaited
- Time off work

**Evidence most likely required:**

A GP Report

**Where terms may not be offered:**

- Any involvement of the left main stem (LMS). This one artery branches off into the right and left coronary arteries. Even a very minor narrowing of this artery is classified as severe cardiac disease and terms may not be offered.
- If heart disease and diabetes are present.
- If there is a history of both heart disease and stroke present.
- If a client is aged under 40.
- Continued heavy smoking.

**Indicative Underwriting terms:**

Depends on results of investigations, severity of any heart disease, smoking status and any associated complications.

\*\*The ratings below are age dependent with younger lives attracting higher loadings\*\*

Coronary Artery Disease (CAD)	Life Cover	Serious Illness	Income Protection	Cancer Cover
1 vessel disease	Low to Moderate Rating	Decline	Decline	Standard Rates
2 vessel disease	Moderate – High to Decline	Decline	Decline	Standard Rates
3 vessel disease	Moderate – High to Decline	Decline	Decline	Standard Rates
4 vessel disease	Individual Consideration	Decline	Decline	Standard Rates

## Heart Attack

Death of part of the heart muscle, also known as myocardial infarction or heart attack. Symptoms usually include chest pains.

### Client information we are likely to ask:

- Age diagnosed
- Treatment received stent/bypass/medication only
- Details of any tests, hospitalisations, investigations, consultations or referrals completed or awaited
- Time off work

### Evidence most likely required:

A GP Report

### Indicative Underwriting terms:

Terms depends on the severity of the heart attack, age of the applicant, any complications and ongoing risk factors such as smoking, obesity, raised blood pressure or cholesterol.

We will postpone all cover until the applicant has made a full recovery and returned to work, or returned to normal duties for at least 6 months.

### Where terms may not be offered:

- If heart disease and diabetes are present
- If there is a history of both heart disease and stroke
- If a client is aged under 40
- Continued heavy smoking

\*\*The ratings below are age dependent with younger lives attracting higher loadings\*\*

Heart attack	Life Cover	Serious Illness	Income Protection	Cancer Cover
Mild heart attack	Moderate – High Rating	Decline	Decline	Standard Rates
Moderate heart attack	Moderate – High Rating	Decline	Decline	Standard Rates
Severe heart attack	Moderate – High Rating	Decline	Decline	Standard Rates

## Heart Valve Disorder

Any disease or disorder of the heart valves. There are four heart valves the mitral valve, the aortic valve, the tricuspid valve and the pulmonary valve. The function of these is to keep the blood flowing in the right direction through the heart. Each valve has little flaps that open and close with each heartbeat. If a valve becomes damaged or diseased the blood flow through the heart is disrupted.

### Complications which may arise:

- Heart failure
- Stroke
- Blood clots
- Heart rhythm abnormalities
- Death

When a doctor picks up a heart murmur during a medical exam it may be an innocent flow murmur or could be due to heart valve disease.

### Client information we are likely to ask:

- Age diagnosed
- What valve/valves are involved
- Details of any tests, hospitalisations, investigations, consultations or referrals completed or awaited
- Any complications
- Time off work

### Evidence most likely required:

A GP Report

### Where terms may not be offered:

- We will postpone all cover if a client is awaiting valve replacement.
- The younger the life the higher the rating and all cases under age 30 must be discussed with our CMO as terms may not be possible.

### Indicative Underwriting Decisions:

Each case is underwritten on its own merits based on the information received from the GP and the most recent ECHO (echocardiogram-ultrasound of the heart which examines heart size and valve). Terms will depend on the severity of the valve disease, age of the applicant, any complications and ongoing risk factors such as smoking, obesity, raised blood pressure or cholesterol.

Decisions for Life Cover and Income Protection will vary from standard rates to decline.

Decisions for Serious Illness at a minimum will have a heart valve and structural surgery and stroke exclusion.

Cancer Cover is unaffected by heart valve issues and will be standard rates.



## Pacemaker

A pacemaker is a small device that's placed (implanted) in the chest to help control the heartbeat.

### Client information we are likely to ask:

- Age at onset
- Symptoms
- Any underlying disease
- Details of any tests, hospitalisations, investigations, consultations or referrals completed or awaited.
- Any complications
- Time off work

### Evidence most likely required:

A GP Report

Pacemaker (Successful pacing assumed)	Life Cover	Serious Illness	Income Protection	Cancer Cover
Pacemaker inserted less than 3 months	Postpone	Postpone	Postpone	Standard Rates
Age <40 No complications Normal pulse	Moderate – High Rating	High Rating Decline	High Rating – Decline	Standard Rates
Age 40-59 No complications Normal pulse	Low Rating	Moderate – High Rating	Moderate – High Rating	Standard Rates
Age 60 or over No complications normal pulse	Low Rating	Low Rating	Low Rating	Standard Rates
Ischaemic or other heart disease	Individual Consideration	Decline	Decline	Standard Rates

## HIV

Human Immunodeficiency Virus (HIV) is a virus that damages the cells in your immune system and weakens your ability to fight infection and disease.

Sometimes HIV can progress to Acquired Immune Deficiency virus (AIDs) which is an umbrella term for the opportunistic infections and cancers that may occur as a result of a low immune system.

### Client information we are likely to ask:

- Year of diagnosis
- Viral Load and CD4 count (information normally known to customer)
- Treatment
- Date and result of any, hospitalisations, investigations (liver function tests or liver scans/biopsies), consultations or referrals completed or awaited
- Any complications
- Time off work

### Evidence most likely required:

- Copies of any reports available to client
- A GP Report

HIV	Life Cover	Serious Illness	Income Protection	Cancer Cover
HIV loadings will depend on CD4 count, treatment and any complication	Moderate – High – Decline	Decline	Usually Decline Individual Consideration	Decline
With a diagnosis of AIDs or Hepatis B or a history of intravenous drug use	Decline	Decline	Decline	Decline

# Kidney Disorders

Kidney disease means your kidneys are damaged and can't filter blood the way they should. You are at greater risk for kidney disease if you have diabetes or high blood pressure. Disorders range from mild kidney infections, kidney stones to kidney failure.

## Glomerulonephritis

Glomerulonephritis is an umbrella term used to describe diseases resulting in damage and inflammation to a part of the kidney called the glomerulus.

There are many different types of Glomerulonephritis.

Very Mild

- Thin membrane disease

Mild

- Minimal change glomerulopathy
- Membranous glomerulopathy
- IgA nephropathy (Berger's disease, focal proliferative glomerulonephritis)

Moderate

- Focal segmental glomerulosclerosis
- Mesangial-proliferative glomerulonephritis
- Membrano-proliferative glomerulonephritis

Severe

- Crescentic glomerulonephritis
- Goodpasture's syndrome
- Rapidly progressive glomerulonephritis syndrome

### Client information we are likely to ask:

- Type of glomerulonephritis
- Treatment
- Date and result of any hospitalisations, investigations (renal function, blood pressure, urinalysis, biopsy or scans) consultations or referrals completed or awaited
- Details of any complications
- Time off work

### Evidence most likely required:

A GP Report

### Indicative Underwriting terms:

- As glomerulonephritis is a complex condition the terms will strongly depend not on the diagnosis but also on the degree of abnormality in the bloods and urine tests.
- A GFR (glomerular filtration rate) is a blood test showing how well the kidney is working.
- The kidney also leaks more protein when it is damaged.
- The terms below will be higher if the GFR is low and the protein in the urine is high.

Glomerulonephritis	Life Cover	Serious Illness	Income Protection	Cancer Cover
Thin membrane disease	Standard Rates/ Low	Standard Rates/ Low	Standard Rates/ Low	Standard Rates
Mild glomerulonephritis Normal Urinalysis	Low Rating	Low Rating	Low Rating	Standard Rates
Mild–Moderate Glomerulonephritis Abnormal Urinalysis	Moderate Rating	Decline	Decline	Standard Rates
Moderate Glomerulonephritis abnormal Urinalysis	High Rating – Decline	Decline	Decline	Standard Rates
Severe glomerulonephritis	Decline	Decline	Decline	Standard Rates

## Kidney Stones (Calculi)

Kidneys Stones (Renal Calculi) are stones which form within the urinary tract or kidney.

### Client information we are likely to ask:

- Date of last occurrence
- Underlying cause (if known)
- Treatment
- Date and result of any, hospitalisations, investigations (RFTs renal function tests or scans), consultations or referrals completed or awaited
- Any complications
- Time off work

### Evidence most likely required:

Client interactive questions or Client Kidney Stones Questionnaire

### Indicative Underwriting terms:

Kidney Stones	Life Cover	Serious Illness	Income Protection	Cancer Cover
Stones no longer present Normal kidney function and urine tests	Standard Rates	Standard Rates	Standard Rates/ Low Rating	Standard Rates
Stone Present Unilateral, incidental finding- normal kidney function no symptoms	Standard Rates	Low Rating	Low Rating	Standard Rates
Stone Present Bilateral incidental finding- normal kidney function no symptoms	Low Rating	Moderate Rating	Moderate Rating	Standard Rates

## Kidney Transplant

A kidney transplant is the replacement of a diseased kidney with a healthy kidney from another person.

### Client information we are likely to ask:

- Date of transplant
- Underlying condition e.g. polycystic kidneys, glomerulonephritis etc
- Date and result of any, hospitalisations, investigations (liver function tests or liver scans/biopsies), consultations or referrals completed or awaited
- Any complications e.g. rejection

### Evidence most likely required:

- A GP Report

### Underwriting decision:

Life cover – It should be noted that cases for liver transplant are often declined for life cover and on cases where terms are possible a very high loading is likely to apply. It would be recommended to discuss any cases with our team on 01 7992825/2826 prior to submitting the application.

Serious illness and income protection are declined on all cases.

# Liver Disorders

Liver disorders are conditions that stop the liver from working or prevent it from functioning well. Abdominal pain, yellowing of the skin or eyes (jaundice), or abnormal results of liver function tests may suggest liver disease.

## Cirrhosis Or Primary Biliary Cirrhosis

Cirrhosis is a chronic disease of the liver marked by the replacement of normal liver tissue with bands of fibrosis leaving the liver is permanently damaged.

Primary Biliary cirrhosis results from chronic biliary obstruction. This is a slowly progressive cirrhosis.

### Client information we are likely to ask:

- Date/year of diagnosis
- Underlying cause
- Date and result of any, hospitalisations, investigations (liver function tests or liver scans/biopsies), consultations or referrals completed or awaited
- Any complications
- Time off work

### Evidence most likely required:

A GP Report

### Indicative Underwriting terms:

Life cover – It should be noted that cases for cirrhosis can be declined for life cover and on cases where terms are possible a very high loading is likely to apply. It would be recommended to discuss any cases with our team on 01 7992825/2826 prior to submitting the application. Serious illness and income protection are declined on all cases.

Applicants for cancer cover are often standard rates.

## Fatty Liver

Fatty liver disease occurs when excess fat is deposited in the liver. The liver may be enlarged. It can lead to inflammation, a form of hepatitis called non-alcoholic steatohepatitis (NASH) or in severe cases cirrhosis. It is associated with High Body Mass Index, Diabetes and excess alcohol consumption.

### Client information we are likely to ask:

- Date/year of diagnosis
- Underlying cause
- Date and result of any, hospitalisations, investigations (LFTS liver function tests or liver scans/biopsies), consultations or referrals completed or awaited
- Any complications
- Time off work

### Evidence most likely required:

A GP Report

### Indicative Underwriting terms:

Fatty liver	Life Cover	Serious Illness	Income Protection	Cancer Cover
Incidental finding on scan – normal liver function tests – no biopsy required	Standard Rates	Standard Rates	Standard Rates	Standard Rates
Mild fatty liver – mildly abnormal liver function tests	Low Rating	Low Rating	Low Rating	Standard Rates
NASH (mild to moderate)	Low Rating	Low Rating	Individual consideration	Standard Rates
NASH (moderate to high)	Moderate – high Rating	Decline	Decline	Standard Rates
Cirrhosis	Decline	Decline	Decline	Decline

## Hepatitis A or E

Hepatitis is an acute infection of the liver caused by consumption of contaminated food or water.

### Client information we are likely to ask:

- Confirmation it is Hepatitis A or E
- Details of recovery

### Evidence most likely required:

Client interactive questions or Client General Conditions Questionnaire

### Indicative Underwriting terms:

Hepatitis A or E	Life Cover	Serious Illness	Income Protection	Cancer Cover
Current infection or less than 3 months since recovery	Postpone	Postpone	Postpone	Standard Rates
Fully resolved and complete recovery	Standard Rates	Standard Rates	Standard Rates	Standard Rates

## Hepatitis B and C

Hepatitis B (HBV) and Hepatitis C (HCV) are blood-borne viruses. They are caused by an immune response in the liver causing inflammation (hepatitis) It can be contracted through sexual intercourse, transfusion with infected blood and from mother to baby

### Client information we are likely to ask:

- Year of diagnosis
- Underlying cause
- Date and result of any, hospitalisations, investigations (liver function tests or liver scans/biopsies), consultations or referrals completed or awaited
- Treatment
- Time off work

### Evidence most likely required:

- A GP Report
- Sometimes liver function or Hepatitis Bloods if GP has no recent bloods on file

### Indicative Underwriting terms:

Underwriting decisions on Hepatitis B and C encompass many factors. Each case is underwritten on its own merits based on the information received from the GP and the most recent LFTS, Hepatitis B or C antigens and antibodies, scan and biopsy results and whether currently on antiviral medication.

Please contact our department on 01 7992825/2826 for advice if you wish to discuss a specific case.

## **Liver Transplant**

A liver transplant is the replacement of a diseased liver with a healthy liver from another person.

### **Client information we are likely to ask:**

- Date of transplant
- Underlying condition e.g. Hepatitis B or C or Alcoholic liver disease
- Date and result of any, hospitalisations, investigations (liver function tests (LFTs) or liver scans/biopsies), consultations or referrals completed or awaited
- Any complications

### **Indicative Underwriting terms:**

Life cover – It should be noted that cases for liver transplant can be declined for life cover and on cases where terms are possible a very high loading is likely to apply. It would be recommended to discuss any cases with our team on 01 7992825/2826 prior to submitting the application.

Serious illness and income protection are declined on all cases.

Applicants for cancer cover are often standard rates.

## **Sclerosing Cholangitis**

Sclerosing Cholangitis is a chronic disease of the liver typically characterised by a progressive course of cholestasis (retention of bile) with associated inflammation and fibrosis of the intrahepatic and extrahepatic bile duct. Classical sclerosing cholangitis affects the moderate and large ducts; peri cholangitis is a variant that affects the small ducts.

### **Indicative Underwriting terms:**

- A definite diagnosis is a decline for Life Cover, Serious Illness Cover and Income Protection.
- However, Cancer Cover is acceptable at standard rates.

# Mental Health Disorders

Mental health disorders, refers to a wide range of mental health conditions — disorders that affect mood, thinking and behaviour. Examples of mental illness include depression, anxiety disorders, bipolar disorder, schizophrenia, eating disorders and addictive behaviours.

## Anxiety & Stress / Adjustment Disorders

Anxiety Disorders are a group of disorders characterised by worry or fear that does not go away and can get worse over time.

Anxiety disorders include

- Panic attacks
- Agoraphobia
- Social phobia
- Obsessive compulsive disorder
- Generalised anxiety disorder

Stress and Adjustments Disorders – stress is a normal response to certain circumstances or life events. A stress or adjustment disorder occurs where the person struggles to cope or manage the stress.

### Client information we are likely to ask:

- Dates/years of all episodes
- Frequency of symptoms
- Treatment
- Details of any hospitalisations or referrals
- Any history of suicide attempt or thoughts?
- Time off work

### Evidence most likely required:

- Client interactive questions or Client Anxiety / Stress / Depression Questionnaire
- A GP Report for more severe cases or where Income Protection has been applied for

### Indicative Underwriting terms:

Anxiety Stress / Depression	Life Cover	Serious Illness	Income Protection	Cancer Cover
Poorly controlled, unstable/worsening	Postpone	Postpone	Postpone	Standard Rates
Single episode- fully resolved or Mild but well controlled No suicidal ideation or attempt- no time off work No specialist referrals	Standard Rates	Standard Rates	Standard Rates/ Exclusion	Standard Rates
Recurrent episode and recent symptoms, Specialist referrals, no suicidal ideation or attempt. Short periods of time off work	Low – Moderate Rating	Low Rating	Exclusion- Postpone	Standard Rates
Recurrent episodes/recent symptoms, Specialist referrals, hospital admissions, Long periods of time off work – Suicide attempt or ideation	High Rating – Postpone – Decline	Moderate – High Rating – Postpone – Decline	Decline	Standard Rates

## Bipolar Disorder or Manic Depression

Bipolar disorder is a serious mental condition and people who suffer from this condition can experience extreme mood swings. These can range from extreme highs (mania) to extreme lows (depression). Between episodes there may be periods of normal mood, however some people with bipolar may swing rapidly from mania to depression what known as rapid cycling without regulating in between. Episodes of mania and depression may last for several weeks or months.

During a manic phase – symptoms may include

- Feeling very happy elated or overjoyed
- Talking very quickly
- Feeling full of energy
- Feeling self important
- Being easily distracted, irritated or agitated
- Grandiose ideas
- Insomnia
- Delusions, hallucinations or disturbed illogical thinking
- More likely to engage in risky behaviours

During the depressed phase

- Feeling sad or having a depressed mood
- Loss of interest in the things once enjoyed
- Change in appetite
- Weight loss or gain
- Feeling of worthlessness
- Difficulty concentrating
- Suicidal thoughts

### Client information we are likely to ask:

- Dates/years of all episodes
- Frequency of symptoms
- Treatment
- Details of any hospitalisations or referrals
- Any history suicide attempt or thoughts?
- Time off work

### Evidence most likely required:

A GP Report

### Indicative Underwriting terms:

Bipolar Disorder	Life Cover	Serious Illness	Income Protection	Cancer Cover
Single episode -fully resolved No suicidal ideation or attempt controlled for years	Low – Moderate Rating	Standard Rates – Low Rating	Exclude – Decline	Standard Rates
Recurrent episode recent symptoms, no suicidal ideation or attempt. Inpatient treatment -Antipsychotic medication	Moderate – High – Postpone	Low Rating – Postpone	Decline	Standard Rates
Recurrent episodes, recent symptoms, hospital admissions, long periods of time off work Suicide attempt or ideation	High Rating – Postpone – Decline	Moderate Rating – Postpone – decline	Decline	Standard Rates
Poorly controlled, unstable/worsening	Postpone	Postpone	Decline	Standard Rates



## Depression

Depression is a common mental illness that negatively affects how you feel, the way you think and how you act. It can lead to a variety of physical or emotional problems and can decrease the ability to function at work or at home. Depression can vary from mild to severe and symptoms can include:

- Feeling sad or having a depressed mood
- Loss of interest in the things once enjoyed
- Change in appetite
- Weight loss or gain
- Feeling of worthlessness
- Difficulty concentrating
- Suicidal thoughts

### Client information we are likely to ask:

- Dates/years of all episodes
- Frequency of symptoms
- Treatment
- Details of any hospitalisations or referrals
- Any history of suicide attempt or thoughts?
- Time off work

### Evidence most likely required:

- Client interactive questions or Client Anxiety / Stress / Depression Questionnaire
- A GP Report for more severe cases

### Indicative Underwriting terms:

Depression	Life Cover	Serious Illness	Income Protection	Cancer Cover
Single episode- fully resolved/ Mild with or without current symptoms no suicidal ideation or attempt- no time off work – no specialist referrals	Standard Rates	Standard Rates	Standard Rates – Exclusion	Standard Rates
Recurrent episode with recent symptoms, no suicidal ideation or attempt. Short periods of time off work	Low – Moderate Rating	Low Rating	Exclusion – Postpone	Standard Rates
Recurrent episodes/ recent symptoms, specialist referrals, hospital admissions, long periods of time off work – Suicide attempt or ideation	High Rating – Postpone – Decline	High Rating- Postpone – Decline	Decline	Standard Rates
Poorly controlled, unstable/worsening	Postpone	Postpone	Postpone	Standard Rates

## Postnatal Depression

While a lot of new mothers suffer from the “baby blues” some go on to develop a depression known as postnatal depression. Depression can vary from mild to severe and symptoms can include:

- Feeling sad or having a depressed mood
- Loss of interest in the things once enjoyed
- Appetite problems
- Detachment from the baby
- Feeling of guilt and failure
- Feeling of worthlessness
- Loss of self confidence
- Tired all the time
- Suicidal thoughts

### Client information we are likely to ask:

- When symptoms began?
- Frequency of symptoms, current symptoms or has it resolved
- Treatment
- Details of any hospitalisations or referrals
- Any history suicide attempt or thoughts?
- Time off work

### Evidence most likely required:

- Client interactive questions or Client Anxiety, Stress and Depression Questionnaire
- A GP Report rarely

Postnatal Depression	Life Cover	Serious Illness	Income Protection	Cancer Cover
History of but full recovery – back to work and normal activities	Standard Rates	Standard Rates	Standard Rates – Exclude	Standard Rates
Symptoms and treatment ongoing Well controlled and good response to treatment	Standard Rates	Standard Rates	Exclude	Standard Rates
Symptoms and treatment ongoing Poorly controlled-unstable or worsening	Postpone	Postpone	Postpone	Standard Rates

## Schizophrenia

Schizophrenia is a serious mental health disorder in which people interpret reality abnormally. This psychotic condition can alter perception, thinking, emotion and behaviour. It causes delusions, hallucinations, and disturbed illogical thinking.

### Client information we are likely to ask:

- Age at onset
- Frequency of symptoms, current symptoms or has it resolved
- Treatment
- Details of any hospitalisations or referrals
- Any history suicide attempt or thoughts?
- Name and address of specialist
- Time off work

### Evidence most likely required:

A GP Report

### Indicative Underwriting terms:

Schizophrenia	Life Cover	Serious Illness	Income Protection	Cancer Cover
Single episode Less than 1 year since full recovery	Postpone	Postpone	Decline	Standard Rates
Single episode No further inpatient treatment Fully stabilised (treatment may be continuing)	Moderate to High Rating	Moderate to High Rating	Decline	Standard Rates
Recurrent episodes	Usually Decline	Usually Decline	Decline	Standard Rates

# Musculoskeletal Disorders

Musculoskeletal disorders include diseases affecting the joints and/or muscles. They include conditions such as arthritis, back pain, fibromyalgia and gout.

Please note clients awaiting a joint replacement may incur a temporary loading or be postponed if they are a higher surgical risk

## Arthritis

Arthritis includes a range of disorders that cause pain and inflammation in a joint. This could result in restricted mobility or in more severe cases, problems with other tissues and organs in the body.

The most common types of arthritis are osteoarthritis, psoriatic and rheumatoid arthritis

### Osteoarthritis

- Arthritis associated with the wear and tear of a joint, often age related or due to pre-existing injuries.

### Psoriatic Arthritis

- An inflammatory arthritis found in the presence of the skin disorder psoriasis.

### Rheumatoid Arthritis

- Rheumatoid arthritis is a chronic progressive disease, causing inflammation of the joints. Occasionally inflammation can affect the heart, kidneys or lungs.

### Client information we are likely to ask:

- Type of arthritis
- Joint(s) affected
- Frequency and severity of symptoms
- Treatment received
- Details of any tests, hospitalisations, investigations, consultations or referrals completed or awaited
- Time off work

### Evidence most likely required:

- Client interactive questions or Client Questionnaire
- Occasionally a GP Report

### Indicative Underwriting terms:

Osteoarthritis	Life Cover	Serious Illness	Income Protection	Cancer Cover
Mild, one or two joints affected, no surgery required	Standard Rates	Standard Rates	Standard Rates – Exclusion	Standard Rates
Moderate symptoms, multiple joints, possible joint surgery	Standard Rates	Standard Rates	Exclusion	Standard Rates
Severe pain, multiple joints, possible surgery or previous joint replacement, Medications other than anti inflammatory Extended absence off work	Standard Rates	Standard Rates – Low Rating – Exclusion	Exclude Decline	Standard Rates

Rheumatoid or psoriatic arthritis	Life Cover	Serious Illness	Income Protection	Cancer Cover
Mild, no surgery required no oral steroids or Immunosuppressants	Standard Rates – Low Rating	Standard Rates	Exclude	Standard Rates
Moderate symptoms, possible joint surgery, Steroids or immunosuppressants	Low – Moderate	Low – Moderate and Exclusion	Decline	Standard Rates
Severe symptoms, complications, Steroids or immunosuppressants Possible surgery or previous joint replacement, Extended absence off work	Moderate – High or Decline	Moderate – High or Decline	Decline	Standard Rates

## Back Disorders

This includes back pain, strains, injuries, prolapsed discs and any disc problem.

### Client information we are likely to ask:

- Frequency and severity of symptoms
- Treatment received
- Underlying cause
- Details of any tests, hospitalisations, investigations, consultations or referrals completed or awaited
- Time off work

### Evidence most likely required:

Client interactive questions or Client Questionnaire

### Indicative Underwriting terms:

Terms will depend on the cause and the duration of the back problems, as well as any time off work and treatment. We will also take the applicant's occupation into account when assessing the risk.

Back Disorders	Life Cover	Serious Illness	Income Protection	Cancer Cover
Full recovery, no surgery, no time off work	Standard Rates	Standard Rates	Standard Rates – Exclusion	Standard Rates
Recurrent Symptoms	Standard Rates	Standard Rates – Exclusion	Standard Rates – Exclusion	Standard Rates

## Fibromyalgia

Fibromyalgia is a disorder that causes chronic pain in muscles.

### Client information we are likely to ask:

- Frequency and severity of symptoms
- Treatment received
- Details of any tests, hospitalisations, investigations, consultations or referrals completed or awaited
- Time off work

### Evidence most likely required:

- Client interactive questions or Client Questionnaire
- Occasionally a GP Report

### Indicative Underwriting terms:

Fibromyalgia	Life Cover	Serious Illness	Income Protection	Cancer Cover
Full recovery or mild / moderate	Standard Rates	Standard Rates	Exclusion	Standard Rates
Severe symptoms extended absence off work	Standard Rates	Exclusion	Postpone or Decline	Standard Rates

## Gout

Gout is an inflammatory arthritis caused when urate crystals accumulate in a joint causing the pain of a gout attack. Often only one joint (commonly the big toe) is affected. Rarely however there can be a complication of kidney damage.

### Client information we are likely to ask:

- Joint(s) affected
- Frequency and severity of symptoms
- Treatment received
- Details of any tests, hospitalisations, investigations, consultations or referrals completed or awaited
- Time off work

### Evidence most likely required:

Client interactive questions or Client Questionnaire

### Indicative Underwriting terms:

Gout	Life Cover	Serious Illness	Income Protection	Cancer Cover
Mild infrequent attacks	Standard Rates	Standard Rates	Standard Rates – Low Rating	Standard Rates
Occasional attacks with some complications	Standard Rates	Low Rating	Moderate – High Rating	Standard Rates
Frequent attacks, complications, multiple joint involvement	Low Rating	Low – Moderate Rating	Exclude – Decline	Standard Rates

## Joint Pain / Injury

This includes joint pains, strains, injuries, tears and joint problem.

### Client information we are likely to ask:

- Frequency and severity of symptoms
- Treatment received
- Underlying cause
- Details of any tests, hospitalisations, investigations, consultations or referrals completed or awaited
- Time off work

### Evidence most likely required:

Client interactive questions or Client Questionnaire

### Indicative Underwriting terms:

Terms will depend on the cause and the duration of the joint problems, as well as any time off work and treatment. We will also take the applicant's occupation into account when assessing the risk.

Please note clients awaiting a joint replacement may incur a temporary loading or be postponed if they are a higher surgical risk.

Joint Disorders	Life Cover	Serious Illness	Income Protection	Cancer Cover
Full recovery, no surgery, no time off work	Standard Rates	Standard Rates	Standard Rates – Exclusion	Standard Rates
Current Symptoms	Standard Rates	Standard Rates	Exclusion	Standard Rates

# Neurological Disorders

Neurological disorders are disorders affecting the brain, spinal cord or peripheral nerves throughout the body. The disorders can arise from structural, electrical or biochemical abnormalities within the nervous system.

## Epilepsy

Epilepsy is characterised by convulsive fits or seizures caused by abnormal electrical impulses in the brain. It is usually diagnosed following an electroencephalogram (EEG). There are two main types: Petit Mal and Grand Mal.

- Petit Mal involves absence attacks – where the patient may not be aware of the loss of consciousness
- Grand Mal usually involves seizures

### Client information we are likely to ask:

- Type of epilepsy
- Frequency of seizures/attacks
- Date/year of last seizure
- Treatment received
- Details of any tests, hospitalisations, investigations, consultations or referrals completed or awaited
- Time off work

### Evidence most likely required:

Client interactive questions or Client Questionnaire

### Indicative Underwriting terms:

Epilepsy	Life Cover	Serious Illness	Income Protection	Cancer Cover
Diagnosed in the last 6 months	Postpone	Postpone	Postpone	Standard Rates
Single or infrequent attacks	Standard Rates	Standard Rates	Standard Rates Low Rating	Standard Rates
Recurrent attacks/ Recent Grand Mal episodes – some complications	Low – Moderate Rating	Standard Rates – Moderate Rating	Low – Moderate Rating-Postpone	Standard Rates

## Headache / Migraine

Headache / Migraine is the most common neurological disorder. It can affect anyone at any age. The cause can range to the simple common cold, tension headaches, migraine to more serious causes such as brain haemorrhage or tumours.

### Client information we are likely to ask:

- Date of onset
- Frequency of headache
- Any increase in frequency
- Treatment received
- Details of any tests, hospitalisations, investigations, consultations or referrals completed or awaited
- Time off work

### Evidence most likely required:

Client interactive questions or Client Questionnaire

### Indicative Underwriting terms:

Headaches/Migraine	Life Cover	Serious Illness	Income Protection	Cancer Cover
Headache/Migraine diagnosed after investigation, no time off work	Standard Rates	Standard Rates	Standard Rates	Standard Rates
Headache/Migraine diagnosed after investigation Significant time off work	Standard Rates	Standard Rates	Exclusion	Standard Rates
Recent onset of headaches, worsening pattern or increasing frequency	Postpone	Postpone	Postpone	Postpone

## Multiple Sclerosis

Multiple Sclerosis is an inflammatory disease of the central nervous system. Signs and symptoms include muscle weakness tremor disturbance of speech and vision and bladder dysfunction.

There are two types of Multiple Sclerosis: Relapsing remitting Multiple Sclerosis and Progressive Multiple Sclerosis

- Relapsing remitting is the most common type of Multiple Sclerosis. It's characterised by recurrent attacks of symptoms with periods of remission in between.
- Progressive Multiple Sclerosis – Symptoms continue to get worse overtime with no distinct periods of remission.

### Client information we are likely to ask:

- Age at diagnosis
- Type of Multiple Sclerosis
- Date of last attack
- Severity of symptoms
- Treatment
- Investigations completed
- Treatment given time off work

### Evidence most likely required:

- Client interactive questions or Client Questionnaire
- Sometimes a GP Report

### Indicative Underwriting terms:

Multiple Sclerosis	Life Cover	Serious Illness	Income Protection	Cancer Cover
Benign or mild relapsing remitting- no Mobility issue- no restriction to work or daily activities	Low – Moderate Rating	Decline	Decline	Standard Rates
Moderate relapsing remitting- mild progressive- mobilises with an aid- some restrictions or complications	Moderate – High Rating	Decline	Decline	Standard Rates
Progressive MS- Wheelchair or immobile	Decline	Decline	Decline	Standard Rates



## Stroke / CVA

Stroke or a cerebrovascular accident (CVA) occurs when the blood supply to a part of the brain is blocked or when a blood vessel in the brain bursts preventing brain cells getting oxygen or nutrients. Brain cells start to die within minutes and the symptoms last for greater than 24hours leading to temporary or permanent disability or death

### Symptoms:

- Speech – slurred speech, difficulty speaking or understanding what others are saying
- Drooping on one side of the mouth
- Numbness or paralysis of an arm or leg
- Vision problems – blurred, double or sudden loss of vision
- Headache
- Difficulty walking
- Confusion

### Minor stroke

- Last greater than 24 hours but full recovery within six months
- No or minimal changes on CT/MRI brain scan
- No associate high blood pressure or heart disease
- Able to carry out daily activities without limitation

### Moderate

- Chronic stroke symptoms lasting greater than six months
- Able to live independently with minimal assistance
- No other vascular changes or heart disease

### Severe stroke

- Severe long-term deficit impacting daily living
- Impaired cognition
- Need for wheelchair
- Unable to live independently

## Transient Ischaemic Attack (TIA)

A TIA is similar to a Stroke. However, with a TIA the symptoms resolve within 24 hours and usually there are no changes on CT or MRI brain scan.

### Client information we are likely to ask:

- Age at diagnosis
- Severity of symptoms
- Treatment
- Details of any tests, hospitalisations, investigations, consultations or referrals completed or awaited
- Time off work

### Evidence most likely required:

A GP Report

### Indicative Underwriting terms:

Stroke	Life Cover	Serious Illness	Income Protection	Cancer Cover
Less than 6 months since Stroke	Postpone	Decline	Decline	Standard Rates
Mild	Moderate – High – Decline	Decline	Postpone – Decline	Standard Rates
Moderate	High – Decline	Decline	Decline	Standard Rates
Severe/Multiple Strokes	Decline	Decline	Decline	Standard Rates

TIA	Life Cover	Serious Illness	Income Protection	Cancer Cover
Less than 3 months since TIA	Postpone	Postpone	Postpone	Standard Rates
Caused by migraine, oral contraceptive pill- no longer taking oral contraceptive pill – full recovery	Standard Rates	Standard Rates/ Low Rating	Usually, Standard Rates	Standard Rates
Single TIA -cause unknown-	Low to Moderate Rating	Decline	Moderate to High Rating – Decline	Standard Rates
Multiple TIAs	Rated as Stroke	Decline	Decline	Standard Rates

# Respiratory Disorders

Respiratory disorders affect the lungs and the large and small airways to and within the lungs including the bronchus and bronchioles. The causes can be structural, allergic and inflammatory and are often exacerbated by smoking.

## Asthma

Asthma is a common lung condition that results in occasional breathing difficulties, coughing and chest tightness. Preventative treatment such as inhalers usually control symptoms, however, more severe symptoms may require treatment with tablets or oral steroids. If not controlled, asthma could lead to tiredness, mental illness and lung infections. A severe asthma attack could be life-threatening.

### Information we need from your client

- Age at diagnosis
- Smoker status
- Treatment received including inhalers, oral medication or nebulisers
- Has the client required oral steroids in the last two years if so how often?
- Frequency of attacks
- Details of any tests, hospitalisations, investigations, consultations or referrals completed or awaited
- Time off work

### Evidence most likely required:

- Client interactive questions or Client Questionnaire
- A GP Report occasionally

### Indicative Underwriting terms:

Asthma	Life Cover	Serious Illness	Income Protection	Cancer Cover
Mild Controlled	Standard Rates	Standard Rates	Standard Rates – Exclusion	Standard Rates
Moderate Occasional use steroids	Low	Standard Rates	Low to medical	Standard Rates
Severe Uncontrolled Use of steroids or hospital admission	High to Decline	Moderate	Decline	Standard Rates

Smoking asthmatics will attract an additional 50% loading on top of the outcomes above.

## Chronic Obstructive Airways Disease (COPD)

Includes Chronic Bronchitis and Emphysema

Chronic Obstructive Airways disease (COPD) is a chronic irreversible progressive airways disease, it includes Chronic Bronchitis, Emphysema or a combination of both conditions.

### Evidence most likely required:

A GP Report is required unless the client has an up-to-date specialist report on hand.

### Indicative Underwriting terms:

COPD	Life Cover	Serious Illness	Income Protection	Cancer Cover
Mild – Non Smoker/Ex Smoker	Low Rating	Low Rating	Low Rating	Standard Rates
Mild Smoking	Moderate – High Rating	Decline	Decline	Standard Rates
Moderate – Non Smoker/Ex Smoker	Moderate Rating	Decline	Decline	Standard Rates
Moderate and Smoking	High-Decline	Decline	Decline	Low Rating
Severe	Decline	Decline	Decline	Low Rating

## Sleep Apnoea

Sleep apnoea is a sleep disorder where sufferers stop breathing for periods while sleeping (apnoeic episodes)

### Client information we are likely to ask:

- Year of diagnosis
- Details of Body Mass Index
- Was it described as mild moderate or severe?
- Was a mouth/dental device or a CPAP machine prescribed?
- Is the client compliant with this and has there been an improvement?
- Details of any tests, hospitalisations, investigations (including sleep studies), consultations or referrals completed or awaited
- Time off work

### Evidence most likely required:

Client interactive questions or Client Questionnaire

### Indicative Underwriting terms:

Sleep Apnoea	Life Cover	Serious Illness	Income Protection	Cancer Cover
Mild	Standard Rates	Standard Rates	Standard Rates – Low Rating	Standard Rates
Moderate	Standard Rates – Low Rating	Standard Rates – Low Rating	Moderate – Postpone – Decline	Standard Rates
Severe	High Rating – Postpone	High Rating – Postpone	Postpone or Decline	Standard Rates

# Skin Disorders

The skin is the largest organ of the body and it too can have a variety of disorders which can be mild and controlled or severe.

## Some of the more common conditions are:

- Acne vulgaris – disease of the sebaceous glands common in adolescence with a rash on the chest, face, neck, and shoulders
- Alopecia – hair loss
- Cholasma – light brown patches appear on the skin its often associated with pregnancy
- Eczema / dermatitis acute or chronic characterised by redness and sometimes blisters, and irritation can be caused by immune deficiencies, metabolic disorders, or exposure to irritants
- Erythrasma – bacterial superficial skin condition
- Favus – a form of ringworm
- Folliculitis – inflammation of the hair follicles
- Impetigo contagious bacterial infection seen in children, but adults can also get it
- Leukoderma – white patches seen on the skin due to lack of pigment
- Pityriasis rosea – an acute self-limiting rash caused by a virus
- Psoriasis – causes a rash with itchy red patches and formation of white scales. It is a long-term chronic condition.
- Scabies – an itchy rash caused by scabies mite infection
- Tinea – fungal infections e.g., tinea pedis (athletes' foot)
- Verruca & Warts small solid benign growths on the skin
- Vitiligo – areas of skin with loss of pigment

## Client information we are likely to ask:

- Type of condition
- Whether it has resolved?
- Details of treatments
- Any associated time of work

## Evidence most likely required:

Client interactive questions or Client Questionnaire

## Indicative Underwriting terms:

Skin disorders	Life Cover	Serious Illness	Income Protection	Cancer Cover
Fully resolved or mild condition present – non progressive	Standard Rates	Standard Rates	Standard Rates	Standard Rates
Moderate to severe	Standard Rates	Standard Rates	Exclusion	Standard Rates
Recurrent and effecting occupation	Standard Rates	Standard Rates	Exclusion / Decline	Standard Rates

Certain medications may result in ratings, but this is rare in relation to skin condition.

# Lifestyle

## Alcohol excess or Alcoholism

While alcohol consumed within the recommended health guidelines is considered safe, drinking excess amounts, binge drinking, drinking whilst taking some medications or with certain diagnosis and alcohol abuse can lead to physical and mental health issues including:

- accidents
- anxiety and depression
- cancer
- heart disease
- liver disease including fatty liver, alcoholic hepatitis, fibrosis and cirrhosis
- stomach and oesophageal disorders.

### Client information we are likely to ask:

- Past and present weekly alcohol consumption
- Date and result of last bloods test (Liver Function tests) if known
- Details of any tests, hospitalisations, investigations, consultations or referrals completed or awaited
- If there is a history of alcoholism – date of cessation
- Details of complications or other conditions such as liver, drug use or mental health issues
- Client occupation

### Evidence most likely required:

- Report from GP – where consumption is considered high, or there is a history of alcoholism, or a client has been advised to reduce alcohol consumption a GP Report will be required
- Occasionally a blood test called liver function tests (LFTs) will be required. The client is not required to fast for this test.

### Indicative Underwriting terms:

- Terms are dependent on the diagnosis made, complications, other conditions and the time since cessation.
- Generally, there is an abstinence period of 2 years before terms will be considered.
- A client who has received medical advice to quit alcohol (due to alcohol excess) and is currently drinking, it is likely to be declined.

## Drug use

The use of illegal drugs or the use of prescription or over the counter drugs for purposes other than those for which they are meant to be used or use of these drugs in excessive amount.

### Client information we are likely to ask:

- Type of drugs used
- Past or current use
- When last used drugs
- Treatment received
- Any history of intravenous drug use
- Details of any consultations or referrals to addiction services

### Evidence most likely required:

- Client interactive questions or Client Drug Use Questionnaire
- A GP Report may be required
- Occasionally drug, HIV or Hepatitis screen

### Indicative Underwriting terms:

For all benefits. Underwriting terms: will depend on the types of drugs used, frequency of use, when the drugs were last used and whether inpatient detoxification was required.

It would be recommended to discuss any cases with our team on 01 7992825/2826 prior to submitting the application.

## Smoking

The client's smoker status is taken into account when underwriting due to the different risks each status presents. Smoking can attribute to many types of disease and reduces life expectancy.

Zurich considers someone a smoker if they currently smoke cigarettes or cigars, use a pipe or any other form of tobacco or nicotine products, including e-cigarettes or nicotine replacement products or if they have used any of these products in the last 12 months.

### Non-Smoker

A non-smoker is someone who has either never smoked or used any form of nicotine product or who last smoked cigarettes or cigars, used a pipe or any other form of tobacco or nicotine products, including e-cigarettes or nicotine replacement products more than 12 months ago.

Failure to declare the correct smoker status could result in non-payment of a claim.

## Hazardous Pursuits

There are some hazardous pursuits and pastimes which may incur a loading due to the increased risk of injury or death. Some of these include but are not limited to:

- Aviation
- Gliding
- Mountaineering or Rock Climbing
- Motor sports
- Parachuting (skydiving)
- Scuba diving

The questionnaires are all available within the underwriting section of the Zurich Broker Centre.

Please contact our department on 01 7992825/2826 for advice if you wish to discuss a specific case or pastime.

## Occupations

Whilst most occupations are acceptable at standard rates, some occupations carry a higher risk. Some of these include but are not limited to:

- Armed forces
- Aviation
- Diving
- Firemen
- Fishing industry
- Oil and Gas industry
- Mining – working underground or use of explosives
- Working at heights e.g. roofers or tower crane drivers
- Work involving travel abroad – exact countries required

### Armed Forces

For Life Cover, an Overseas Exclusion and Bomb Disposal Declaration will be requested in all cases. The client is fully covered while working in Ireland.

When a client advises they are due to undertake a Tour of Duty, an extra premium is payable to maintain cover. The client will advise on the intended destination and the additional premium will be advised and if the client agrees, is applied to the policy. This ensures the client is covered while partaking in their tour of duty. The loading will depend on the destination. When the client advises they have returned we shall remove the loading and apply the overseas exclusion once again.

Loadings will apply if a client works with explosives or is involved with bomb disposal.

Please contact our department on 01 7992825/2826 for advice if you wish to discuss a specific case or specific tour of duty

This is subject to existing cover being in place or normal underwriting of new application.

## Firemen

For life cover firemen are accepted at standard rates. For Serious Illness severe burns exclusion will apply.

## Fisherman

### Client information we are likely to ask:

- Exact occupation e.g. skipper or deck hand
- Exact duties
- Trawler or non-trawler fishing
- Size of the fishing vessel and number of crew
- Average and maximum duration of voyage
- Average and maximum distance travelled offshore

### Evidence most likely required:

Client interactive questions or Fishing Industry Questionnaire

### Indicative Underwriting terms:

Terms for fishermen depend on size of the vessel and type of fisherman.

It would be recommended to discuss any cases with our team on 01 7992825 / 2826 prior to submitting the application.

## Mining

### Client information we are likely to ask:

- Average and maximum depths worked at
- Exact duties
- Percentage of time below surface
- Use of explosives
- Locations worked at
- Name and address of employer

### Evidence most likely required:

Client interactive questions or Mining Questionnaire

### Indicative Underwriting terms:

Terms will depend on the exact occupation, whether surface or underground worker and use of explosives.

It would be recommended to discuss any cases with our team on 01 7992825 / 2826 prior to submitting the application.



# Large case underwriting

Large sum assured cases can require extensive medical and sometimes financial underwriting. With the Zurich large case service, our aim is simple – make placing large protection risks easier for you and your clients.

Our specialised Large Case protection service is available for cases at or above €1,500,000 Life, €500,000 Serious Illness Cover or Cancer Cover and €60,000 Income Protection

We will assign a dedicated underwriter for your individual large case, and you'll have direct access to them by phone and email. There will be early discussions on requirements with the focus on getting cases on risk as quickly as possible with the minimum of requirements.

## Summary of service

- Updates from the dedicated underwriter when requirements come in or change.
- Provide a 24-hour turnaround on initial underwriting and subsequent post received.
- Our admin staff will also ensure that requirements are issued speedily and chased where required.

## Advantages

- Regular communication between underwriter and broker.
- An efficient and flexible service that puts your busy and important clients first.
- More certainty in “what to expect” from the underwriting process.
- Reduction in the time it takes to place large risks.

For further information on this service please contact your Broker Consultant or Underwriting directly on 01 799 2825.

We look forward to working with you in placing your large sum assured cases.

# Non Medical Limits (NMLs)

Sometimes due to the sum assured, we request underwriting evidence. The level of requirements increases with age and sum assured. Please note existing cover is accumulated to determine cover requirements.

The limits are all available within the underwriting section of the broker centre.



**Zurich Life Assurance plc**

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